READY MONEY MORTIBOY

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Besant & Rice

William Faux Esq
with kind regards from
J S Rice. 1892

READY-MONEY MORTIBOY.

A Matter-of-fact Story.

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A Matter-of-Fact Story.

(REPRINTED FROM "ONCE A WEEK.")

IN THREE VOLUMES.

VOL. I.

WITH INITIAL DESIGNS BY F. W. WADDY.

LONDON:
TINSLEY, BROTHERS, 18 CATHERINE ST., STRAND.
1872.

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BILLING, PRINTER, GUILDFORD, SURREY

READY-MONEY MORTIBOY.

A MATTER-OF-FACT STORY.

CHAPTER THE FIRST.

MARKET BASING, in Holmshire, there are five or six good houses that were built, some of them eighty, some of them a hundred years ago—in a word, before the town was what it is. They stood there when the linendrapers, grocers, and silversmiths lived over their shops in the main streets, and not in pretentious villas of unenduring stucco scattered along the Hunslope road, as they

do now. For in those honest days, strange to say, a shopkeeper kept his shop, and wasn't a bit ashamed of it. And these old houses are tenanted now by persons of the same class as those who occupied them when their bricks were new and red. The one by the church is Lawyer Battiscombe's. It was his grandfather's before him. That house a hundred yards nearer the middle of the town is Mr. Francis Melliship's; and a mile in Oxford Street and twenty perches in Market Basing mean about the same thing—for in these small towns, a house five steps from your door is in an out-of-the-way place it requires an effort to reach. Read the legend in dingy, gilt relief letters over the door—they were much stared at when first put up, being a novelty from London—MELLISHIP, MORTIBOY, & CO. Melliship's Bank, for there is no Mortiboy in it now. Mortiboy's Bank is at the other end of the street, by the post-office. In many ways, the two banks are wide as the poles apart. At the other end of the town, in Derngate, is another of these old houses. Here lives Mr. Richard Matthew Mortiboy, by the courtesy of Market Basing—when addressing him in writing—styled esquire, but commonly spoken of as Ready-money Mortiboy.

The reason why, I will tell you presently.

The blinds of two of these houses, from garret to kitchen, are drawn down, and the shutters farthest from the door pushed to.

But at the house in Derngate, the shutters next the door on either side are closed, and two mutes, with vulgar faces and silk covered broomsticks, stand on the steps.

Susan Mortiboy is dead, and is about to be buried in St. Giles's Church ; and the mutes stand at her brother's door—one on the right hand, and one on the left, arrayed in funeral trappings, bearing the insignia of their order.

Sentinels of honour, to tell us that the Commander-in-Chief, Death, has himself entered the house, and receives the homage of Respectability, his humble servant in this wise.

Outside, it is cold January frost : inside, in the parlour, are the mourners. They have a good fire, and are as comfortable as decency on such occasions will allow. Ready-money Mortiboy's parlour is a gaunt, cold room, with long, narrow windows, wire blinds, horsehair chairs, a horsehair sofa, red moreen curtains, and a round table with a red cover reaching to the floor. A decanter of sherry and eight glasses are on it.

The company assembled have not had any of the

sherry, but sit looking at it. If one catches another's eye, the one instantly pretends to be intensely occupied with the ceiling, the pictures, the fire, the street view, anything but the sherry. Till, as by a spell, the one's eyes dwell again on the decanter, are caught in the act, and revert with guilty speed to the street view, pictures, fire, ceiling, anything but the sherry.

Mr. Richard Matthew Mortiboy, the chief mourner, stands with his back to the fireplace. He sighs occasionally with creditable emphasis. He intends his ejaculations to be taken for expressions of grief: they really tell of weariness, and a heartfelt wish that it was all over.

He is sixty-three years old, tall, bald-headed, and of spare frame. His black clothes—he was married in the coat—fit him so tightly that, until you were very well used to his appearance your mind would wander into useless speculations as to the ways and means by which he can get into his suits; and once in, can ever get out again.

But those who know old Ready-money well, have discovered that he is one of those human eels who can wriggle out of anything they can wriggle into.

Lydia Heathcote, his niece, sits with the Bible

open at the Book of Leviticus, looking at her uncle.

She is his next-of-kin now Susan, his sister, is dead, and old Mortiboy is a millionaire.

Honest John Heathcote, her husband, sits next her. The farmer is the only personage in the company who does not take his eyes off the decanter of wine when he is caught looking at it. He does not think it exactly, but he feels that it is the only pleasant object in the room, and stares straight at it accordingly.

The family lawyer, Benjamin Battiscombe, fills the easy chair.

The family doctor, Mr. Kerby, is expected every minute.

Mr. Hopgood, mayor of Market Basing, and linendraper, is present in person, out of respect for the family, in his official capacity of undertaker. His face wears an aspect of melancholy solemnity only one shade less deep than that he puts on for a county magnate, deceased—undertaken by Hopgood, Son, & Pywell.

George Ghrimes, as Mr. Mortiboy's confidential and managing clerk, and the friend and adviser of Susan Mortiboy, deceased, is present.

And in this goodly company there is one real

mourner, Mrs. Heathcote's daughter Lucy, whose gentle hand smoothed the last pillow of Susan Mortiboy, her aunt.

"Put out to be drunk, I suppose," grunted John Heathcote, with his brown hand on the decanter, to his wife in an undertone. Then aloud, "Shall I give you a glass of sherry, Lydia?"

Mrs. Heathcote objected, but took it.

The ice thus broken, a glass was filled for everybody but the chief mourner.

Up to this time there was no conversation, but its place was to some extent supplied by the tolling of St. Giles's bass bell.

B-ong!—B-ong!—B-ong!—at intervals of half a minute.

Mr. Mortiboy broke the silence.

"What *are* we waiting for?" he asked, with the impatience of weariness.

"We are waiting for Mr. Francis Melliship and Mr. Kerby," said the Mayor.

"Oh-h-h!" sighed the chief mourner, with a look of resignation.

"Francis Melliship all over—eh, Uncle Richard?" said Mrs. Heathcote, feeling her way. "He always is behind at everything. I have often heard my

poor mother say that, when you married his sister Emily, he kept you all waiting a quarter of an hour before he came to church to give her away. Ha! ha! ha!"—quickly suppressed: it was a funeral.

But her uncle looked angry at this mention of his marriage to Miss Melliship, and Lydia Heathcote saw her mistake before he growled out in reply—

"Mr. Melliship's cavalier proceedings in private life have not come under my notice for years."

"How long is it since he has been in your house?" asked John Heathcote, bluntly.

"A dozen years, I suppose," said Lydia.

"I'll tell you," said Mr. Mortiboy. "He hasn't been here since my poor wife was buried—sixteen years ago last April."

OMNES: "Ah!"

Lucy Heathcote: "Poor dear aunt—I remember her very well, though I was but a little child. She always brought something over to Hunslope for Grace and me whenever she came to see us. I recollect her little boxes of sweets, and I have got two of her dolls now. Poor Aunt Emily!"

Mrs. Heathcote: "Ah, poor thing!"

Mr. Mortiboy: "She was like all the Melliships since the days of Methuselah—always giving some-

thing to somebody that was none the better for being made a fool of, Lu, my girl."

In this particular way, Lucy's granduncle Mortiboy had never made a fool of his niece.

"We are all older since then," said John Heathcote, who was a slow thinker.

"Mr. Mellishipp affronted me in a way I shall never forget—though I hope I have forgiven him," said Mr. Mortiboy. He was one of that numerous class of homuncules that think ill, yet speak well.

"Why not be friends, then? I like to see a family all friendly, for my part."

"That is a worthy sentiment, sir," said the lawyer. It was the first opportunity he had had of creeping into the conversation.

"Nobody would ever quarrel with you, John," said his wife, half reproachfully.

"And I quarrel with nobody."

"If they let you alone," said Mr. Mortiboy; "but I was slighted, John. Good—dear me, here is the hearse!" He pulled out his watch. "Ah! I thought as much—we are due at the church now."

"Shall we send round for Francis Mellishipp, uncle?"

"No, Lydia," said her uncle, with severe irony.

"We all of us dance attendance on Mr. Francis Melliship: everybody in Market Basing always has done, since I've known it."

"Don't be hard on a man behind his back," began the farmer.

Mrs. Heathcote shot a glance at him from her dark eyes that meant—"How dare you oppose Uncle Mortiboy?"—but her husband did not choose to see it. He went on, regardless of consequences.

"I have always respected Mr. Melliship. I hope I always shall. And I wish he came to Hunslope oftener than he does."

His wife pinched him viciously. Hers was a difficult part to play. She was very friendly, in her way, with the family at the other bank; but she was Ready-money Mortiboy's nearest of kin.

"My brother-in-law," said Mr. Mortiboy, in tones of satire, "is dressing himself with more than his usual care"—then, in one gruff blast—"and Francis Melliship is the greatest Peacock in Market Basing! I—hate—Peacockery in man or woman!"

Mrs. Heathcote smoothed her crape demurely. She loved it: I don't mean the crape—Dress.

"Farmer-like—eh, John?—for you and me. We are not going to begin Peacocking, I think."

The Mayor's chief assistant now entered with a

mournful bow, and proceeded to decorate the chief mourner with a long crape scarf. The chief mourner resented this.

Holding up the scarf, he said, looking at the man—

"What is the meaning of this gewgaw?"

"A scarf, sir—quite usual—at all respectable funerals."

"Always worn, sir," said the Mayor.

"*I* never wore one before," said Mr. Mortiboy, testily. "I should have stopped the affair at hat-bands and gloves, I think. Plain, but respectable. I hate show. Poor Susan, too, never cared for ostentation. Mr. Ghrimes—"

"I left the matter to Mr. Hopgood, sir. He knows better than I do what to do."

"Always our practice, sir," said the Mayor.

"Well, well. Come, put it on then. As they're made, we must have them, I suppose. Poor Susan!"

The old man looked mournfully askant at the great crape rosette at his hip, and at the ends of the scarf dangling about his knees.

He shook his head, and, taking from his pocket a sad-coloured silk handkerchief full of holes, he wiped his eyes, but not of tears. There was only

one loss Mr. Mortiboy would have shed tears over —the loss of money. At sight of his grief, all the company were affected likewise in different degrees. Lucy Heathcote was by his side in an instant. She kissed the old man. At this he wiped his eyes again.

"I have lost all—all—that—were near to me—now," he said.

"Not all, Uncle Richard," put in Mrs. Heathcote, meekly, and hiding her face in turn in her handkerchief.

But the old man never noticed her interruption. He went on—

"There was Emily—gone—taken from me just —as—we knew each—other—well—"

"Oh!—oh!—oh!—oh!" sobbed Lydia Heathcote. She had despised poor Mrs. Mortiboy all her life, said every sharp thing she could think of about her behind her back, and would not have called her back again to Market Basing for worlds.

"And Dick—my son—my son! I loved that boy—if—ever—I loved anything—"

His father had turned him out of the house one night—years ago, neck and crop.

"—Goes and runs away from me—and—I'm left alone—now—Susan's—"

He looked up towards the bed-room above.

"Not alone, uncle, dear," said Lucy, in a sweet voice. This young thing loved the old hunks himself, and not his money.

The others hung on his words, for he was the greatest man in the town.

Market Basing, town and people, belonged to him—almost.

"Wife dead and gone from me." He wiped the unsubstantial tears from his eyes again. "Son dead—and—buried—who knows where? Susan—Susan—gone! I'm an old man. We spent three hundred — at least, Susan did—trying to — find Dick."

"He was a great trouble to you, sir," said the lawyer, who had got Dick Mortiboy out of some nasty scrapes.

"The pocket-money that—boy—had"—here he nearly cried in earnest—"that his aunt Susan gave him. If it was not speaking ill of the dead," said Mr. Mortiboy, "I should say—Susan—spoilt him. She always sided with him against his father. Ah! I've said hundreds of times, 'My boy, Lightly come, lightly go.' He thought nothing of the money he spent. I did not want him to be a spoilt Peacock. She gave him a gold watch and chain

the day he was ten years old. I never had one till my father died. I wanted him to be like Me. But—it—wasn't to be. People said, 'What you've been all your life getting 'll soon be spent after you're—gone, M-o-rtiboy—'"

Mrs. Heathcote groaned at this picture, and looked hard at her uncle.

"'—After you are—gone—M-o-o-rtiboy.' I used to hope he'd grow up, and alter his ways, and be fond of business, and—all that. But no! Dick's dead—my boy's dead—and—and—I never recollect being separated from Susan before."

"Poor thing! she was such an invalid," said Mrs. Heathcote, soothingly.

The old man stared at his niece, but went on without noticing her interruption.

"Ah-h, I—couldn't have said it then, I dare say I couldn't, but I could say it now if I only had—my—boy—Dick—again, 'Let him spend it if he likes.' I could say—when people said to me, 'Mr. Mortiboy, your money will all be spent'—I could say, 'From—all—my—heart.'"

It was quite a physiological curiosity, this heart of his, that he spoke of so feelingly. It was such a very little one.

"—I could say from all my heart, 'Well, if

those that have the spending of it have as much pleasure in spending it as I have had in getting it'" —(here Mrs. Heathcote smoothed her dress, and solemnly shook her head, as if there could be no pleasure to her in spending old Ready-money's hoards; at the same time, she listened with all her ears)—"'I'm a satisfied man.'"

"You can't take yours out of the world with you, any more than anybody else can, I suppose," said Mr. Heathcote.

"John!!" whispered his wife, in a key of the strongest remonstrance.

"No, Heathcote—no," said the old man; "and I don't know that I want. Money's a trouble and an anxiety—and that's all."

A quick step outside; a gentle knock at the hall door.

One second after, Mr. Melliship was in the parlour, in the midst of them.

He took his stand close to the table: a fine, handsome man of middle age, whose coat and gloves fitted him perfectly. They bore in their cut the indelible mark of a West-end tailor's skill.

Now, Mr. Melliship was a gentleman, and moved in the best county circles. The others did not, and were afraid of him accordingly. He bowed to them

all, but without looking at anybody. His eyes looked straight before him at the wall.

They bowed in return.

Mrs. Heathcote addressed him.

"We began to fear something had kept you, Mr. Mellishipon this melancholy—"

"Occasion" died away on her voluble tongue.

There was something very strange about the fixed gaze of Mortiboy's brother-in-law.

They all stared where he stared, and found themselves looking at the picture of Susan Mortiboy, painted when she was a comely young woman.

Mrs. Heathcote—irrepressible—recovered herself at once, and translated in an audible whisper, for the company, the thoughts that were passing in Mr. Mellishipp's mind.

"It is a long time since he was here. He is thinking of Susan, or of his sister Emily. It is a melancholy occasion—"

"I beg your pardon, Mr. Mortiboy," he began. Then pressed his thumb-nail hard against his teeth, and looked at the red cloth.

He gulped down some rising in his throat, made an effort to recover his self-possession, and continued—thrusting his hand into his coat-pocket—

"I—I'm rather absent, I fear. To tell you all

the truth, I hardly feel well this morning. I found this to-day. It—it—rather shook me. You will know the writing. I wish it were true."

He handed a yellow scrap of antique letter paper to Mr. Mortiboy.

The old man took it. It was his wife's writing—a voice from the dead—though that was nothing to him. He opened the note; then, bursting with anger, turned purple in the face, for he read—

"*THE LATE MR. GASH'S RECIPE FOR REMOVING BALD PATCHES ON THE HEAD:—USE CAYENNE PEPPER AND COD-LIVER OIL, WELL RUBBED IN, NIGHT AND MORNING.*"

Old Ready-money boiled with rage, and gasped for breath.

The top of his own head was as bald as a billiard ball. Trembling violently, he handed the paper in silence to Mrs. Heathcote. She read it with amazement, and stared in expectation, first at her uncle, then at Mr. Melliship.

"Cod-liver oil and cayenne pepper! Good God, man! Years ago—your insult—to me! With my dead sister lying up-stairs, have you come here to insult me over her coffin?" roared Mr. Mortiboy, clutching his cravat with his lank fingers.

"I beg your pardon—there must be some mis-

take here. I am innocent of any intention to insult you."

He took the paper from Mrs. Heathcote, folded it mechanically, and replaced it in his pocket, and stared again at the portrait.

On the others the late Mr. Gash's recipe had fallen like a bombshell.

As a matter of course, for a moment there was a slight titter. Old Ready-money was so angry—so bald—and altogether it was so funny, they forgot where they were.

A titter, instantly suppressed.

They looked at Mr. Mellishipp for an explanation.

And he looked so strange that morning, not one of them dared ask him for it.

So they sat mute.

Meanwhile, Mrs. Heathcote and Lucy, with well-meant but unsuccessful endeavours, tried to soothe the old man.

"He's d-r-u-n-k, I firmly believe," her uncle hissed in Mrs. Heathcote's ear; and he cast an angry glance at the man he had for twenty good years treated as a foe.

But there was yet one more outrage on propriety for them to bear.

Francis Melliship advanced—his head up, his chest thrust forward.

Old Ready-money involuntarily shrank from him.

He was a coward, and afraid.

Mr. Melliship took another step in advance.

Hitherto they had looked at his face, for the table cover had hidden his legs. Now they looked at them.

"Good heavens! Mr. Melliship. Sir——" cried the chief assistant, who had been about to endue the banker with a scarf like the others.

"Mr. Melliship!" exclaimed the lawyer and the Mayor in a breath, opening their eyes to their widest.

The old man looked. Lucy looked.

"Merciful goodness!" her mother shrieked; "why, you've got light—ahem!—trousers on!"

The astonishment and confusion you can imagine. If you doubt it, try the effect yourself on a like occasion.

Another knock; slightly louder than Mr. Melliship's had been.

Dr. Kerby entered the room—suave, polite. He began to stammer an apology for being a few

minutes late; in fact, he had been—a—attending Lady——"

"Mr. Mortiboy—Mr. Battiscombe—what is the matter?"

A pause. He looked round, and met Francis Mellishipp's eyes full.

And he read their meaning.

"Oh-h-h! we are very old friends, and very good friends," he said, linking his arm in Mr. Mellishipp's; "and, my dear sir, as one of the most amiable and polite men I ever met—a man who never refused me a request—"

"No; my purse is always at the service of the —poor. You mean—the cheque—for the Hospital I said I would—"

"I must ask you for five minutes of your valuable time; and, as a great favour, now—at once."

They walked out arm-in-arm in the direction of Mr. Mellishipp's house.

As the two left the room, the doctor had looked behind him very significantly.

Then they forgot everything in the strange scene they had just witnessed. The old man all angry—Lucy sorry—the others curious.

"I say he's disgracefully tipsy, at one o'clock in the day, and the doctor knew it. But, Mr. Francis

Melliship, I shall be even with you"—then, in a lower tone, "some day—soon."

The politic lawyer was inclined to assent. True, he did not number among his clients Francis Melliship.

John Heathcote spoke out his mind.

"I think, Mr. Mortiboy, you do Melliship an injustice. Before to-day I have heard of his drinking more than is good for him; but I never believed it. I think he is ill!"

"John!" exclaimed his wife.

"He never meant to insult you or anybody else. He is too much the gentleman to do it."

The old man was getting purple again.

"John!!"—and Lydia pinched him as hard as she could.

Various suggestions were made as to the cause and meaning of this strange conduct of Mr. Melliship's.

All the while, the solution lay neatly folded on the floor.

Lucy's eye caught it. She picked up a crumpled letter in the same handwriting as the recipe for bald spots.

She just glanced at the contents—lest, perchance, she should add fuel to the fire—and handed her

uncle a letter in which his wife, Francis Mellship's sister, had tried to heal a family dispute between her husband and her brother with true woman's tact; and hoped and foretold, and prayed too, that they might live in brotherly love for the future.

The old man read it, and frowned over it.

"This is what Mr. Mellship meant to give you, Uncle Richard, I feel sure. He gave you the other by mistake."

Old Ready-money shook his head slowly and incredulously.

"Why did he give me the other, then? He is not sober, that's why."

Everybody else believed Lucy's surmise was true. But this did not explain Mr. Mellship's extraordinary conduct in coming to a funeral without being dressed for one.

The whole thing was a riddle, and they were dying to solve it, but could not.

"Will he come back? Are we to wait?" they whispered.

Now all this had wasted half an hour or more; and the men standing at the door were frozen.

No stress of weather must shake a mute's decorum. So their teeth chattered, and their hands and feet were numbed dead.

A decent servant maid came in, and whispered something in the ear of Mrs. Heathcote. She referred her to her uncle.

But the chief mourner was deaf, and the message had to be repeated aloud. When he heard it, he exclaimed, with much irritation—

"Hester! Brandy! Who for? The mutes? Now, what do mutes want with brandy?"

"They are starved, sir, with the cold," said the chief assistant, "and I thought you might be pleased to send them a little drop before we start. Very sorry to trouble you, but the maid said you had the key."

"Certainly not. They can't require it at such a time. They're paid, I suppose."

"Their teeth, sir, they quite chatter; and Mr. Mopes, he's snivelling with the cold, and can't help himself, poor man. I beg your pardon, sir; but a day like this, mutes will get chilled; and when one's teeth get chattering, it looks like a snivel, hold your silk how you may."

"Then tell him not to snivel, from me. He was before me the other day—he snivelled then. It's a way he's got, I think. God bless my heart—can't they jump about, and keep 'emselves warm? I do it."

The revolutionary boldness of Mr. Mortiboy's proposition so utterly staggered the undertaker, that he stood full thirty seconds before he spoke in reply.

"Not well, sir. You see, it isn't usual, sir—with the profession. But I'll tell them what you say."

A grunt.

Enter Hester the maid again.

"Dr. Kerby's compliments, sir, and he's very sorry, and neither he nor Mr. Mellishipp will be able to be present at the funeral. Mr. Mellishipp's taken ill."

The others wondered very much, and went without them.

Mrs. Heathcote and Lucy spent the time that they were away in settling the nature of Mr. Francis Mellishipp's complaint.

But they were a long way out in their guesses.

CHAPTER THE SECOND.

AFTER the coaches had set the mourners down again at Mr. Mortiboy's house, the funeral party had still two pieces of business to perform.

They had to eat the luncheon provided for them, and to hear the will read.

The question they silently debated was whether Susan Mortiboy — who all her life had spent half her income in works of charity, and the other half on keeping up a house for her brother to live in—had ventured to leave any of her money to anything or anybody but Ready-money Mortiboy by her will. She possessed a sum of twenty-five thousand pounds, left her by her father. This sum her brother at once took out

of the Three per Cent. Consols for her, and re-invested it at two per cent.—grudgingly paid—with himself. As her life was for years considered a bad one—physically—her brother paid the interest over to her for two very good reasons. First, because he thought he should not have to pay it very long; secondly, because she had the absolute power of disposing of the principal by her will.

This led him to regard charitable institutions of all kinds as his natural enemies—though, for decency's sake, he subscribed five guineas a-year to the County Infirmary, and two to the Albert Dispensary. For he felt sure that, if he did not inherit his sister's money, the charities would get it among them.

So, twelve years and two months before our story opens, he availed himself of a fit of indisposition more severe than usual to help his sister Susan to make her will. Now, he had in his library a mischievous octavo volume called "Every Man his own Lawyer," published for one Grantham, in the Strand, and several other worthies of the trade, in the year of our Lord 1826. Out of this he took a form of a testamentary instrument, in which Richard Roe bequeathed to John Doe certain

personal property, under certain conditions, set out with all the old-fashioned piety and verbosity common in the wills and testaments of half a century ago. For this will in the book fitted his sister Susan's intentions to a T. Mr. Mortiboy had struggled hard to make her bequeath her property to him absolutely, but she would not consent; so he gave in with a good grace, made her will himself, and saved three or four guineas Lawyer Battiscombe ought to have pocketed. He read it over to her, and she signed it in the presence of Hester Noble, domestic servant, and George Smith, gardener; and Mr. Mortiboy locked it up in his safe till it should be wanted: through having taken effect. And this was it: fairly written out, in old Ready-money's clerkly autograph—

"In the name of God Amen I Susan Mortiboy of Derngate in the town of Market Basing in the county of Holm spinster being of sound and disposing mind memory and understanding but mindful of my mortality do this second day of December in the year of our Lord eighteen hundred and forty-nine make and publish this my last Will and testament in manner and form following that is to say First I desire to be decently and privately

buried in the churchyard of the parish in which I shall happen to die without any funeral pomp and with as little expense as may be—"

"Now, that I perfectly agree with," her brother had said, as he was making a rough draft of the will. "The author? Mr. Gifford. Well, Mr. Gifford, you're a very sensible man. You're just of my mind in the matter. No useless pomp and expense."

At this point in the proceedings, however, the old gentleman's feelings had been grossly outraged, for his sister had put him to the pain of writing the words that gave away four hundred pounds sterling, and made certain little specific bequests of personal effects. Reluctantly, too, he had added—

"And as to all the rest residue and remainder of my estate whatsoever and wheresoever and of what nature kind and quality soever the same may be and not hereinbefore given and disposed of after payment of my just debts legacies funeral expenses and the expense of proving this my Will I do hereby give and bequeath the same to and unto John Heathcote of Hunslope in the county of Holm gentleman and to and unto George Heathcote of Launton Grange in the same county gentle-

man nevertheless in trust for and to the use of—"

And the trust was this.

The trustees were to hold the twenty-five thousand pounds for twelve years, and then pay it, with the interest accruing thereon, to Richard Matthew Mortiboy, testatrix's brother—if her nephew, Richard Melliship Mortiboy, should not during that time be heard of, or his death be satisfactorily proved. In the event of his coming back, he was to have the money absolutely.

The twelve years had gone. Dick had not turned up, and it was two months over the limit put down in the will.

The money was Mr. Mortiboy's.

So after a little preliminary humming and hawing, he went to the safe, and fetched the will.

"I did not draw that instrument," said Mr. Battiscombe.

"I made it myself," said Mr. Mortiboy.

"The lawyer's best friend is the man that makes his own will—or, for the matter of that, anybody else's."

"Anybody who can read and write, and add two and two together, can make a will, Mr. Ghrimes? I've heard you say so, often enough."

"We shall see," said the lawyer, telegraphing privately under the table to Ghrimes, by treading on his only corn.

"You *will* see, Mr. Battiscombe," replied the old gentleman, proudly. He loved law, and delighted to dabble in high-sounding phraseology, of the technical meaning of which he knew nothing at all.

"I think you might have let me have a finger in the pie, sir."

As he spoke the lawyer telegraphed again to Ghrimes; but the tender toe was gone this time. Mr. Battiscombe's boot only crushed the carpet.

"The Court always carries out a man's clear and obvious intentions. I've known this ever since I could read about a probate case."

"Subject to certain rules, more or less clearly defined, sir. No doubt Mr. Mortiboy has made no mistake—" signalling to Ghrimes again. "At least, I'm sure I hope so."

"The thing's as plain as a pikestaff. Your boy —that sweeps your office—might have put down my poor dear sister Susan's wishes in black and white as well as you could, Mr. Battiscombe."

"Permit me to doubt it, Mr. Mortiboy: as I

found out, one day last week, that he can read, but can't write."

"Then it's a scandal to Market Basing; for there—are—no—less—than four charity schools!"

"He came from Hunslope."

"I asked Battiscombe to take him," said Mr. Heathcote. "He's my wife's gardener's boy."

"We can't be expected to teach all Hunslope the three Rs, Uncle Richard," said his niece, apologetically.

"Certainly not, Lydia. Now, I think I may read the—subject of discussion. It is very simple, and ver-y clear—hem!—to my mind."

Old Mortiboy took up his stand near the window. The rest faced round. Ghrimes and Battiscombe exchanged signals again. Having cleared his throat several times, the old gentleman threw himself heart and soul into the business at hand.

He read the will through, from end to end, and nobody made a remark.

"There," said he, looking triumphantly at the lawyer. "I think that is clear enough, even for you, Mr. Battiscombe; and I will say, I have always found you a clear-headed man. The effect is plain, except for those conf—ahem!—legacies.

She left her money to Dick—though she knew he was dead when she did it: that was like a woman's obstinacy. And Dick has not come within the twelve years—it's two months over now. And the money's mine—eh, John Heathcote? You see it? You're a trustee?"

Mr. Heathcote made a motion with his hand towards Mr. Battiscombe.

They all looked at the lawyer. He said—

"So far as regards the effect you intended it to produce, Mr. Mortiboy, the will is waste paper, and—"

"Now, Battiscombe, you're a pleasant man, and like your joke, and all that; but I put it to you—is this a time for fun?"

"And I answer—no time for fun. Sir, I will stake my reputation, as your legal adviser, on what I say. The trust takes effect from the death of Miss Mortiboy, not from the making of her will. I should have told you that if you had honoured me with your instructions."

The folios of blue paper dropped from Mr. Mortiboy's hand. He gasped for breath, turned very yellow, and looked faint as a spent stag.

Lydia—quick-witted—recovered herself first: she saw through the matter in a moment.

"Well, uncle," she said, trying to put the best face on the affair, "you'll have the interest for twelve years, and then have the money. It won't matter to you much, I dare say."

She said this quite cheerfully to her uncle.

The old man pointed his trembling finger towards Ghrimes, and shook his head.

The managing clerk had risen from his seat.

"Mr. Mortiboy," he said, "I feel it is time I should speak. Perhaps you will think I have done wrong. My excuse must be that Miss Mortiboy—to whose kindness I owed much all my life—made me do what I did. I—I——There is a codicil to the will you have read."

And as he said this he pulled a folded sheet of paper from his pocket.

Except the lawyer, everybody was alive with interest.

"Go on, Ghrimes," said the old man, hoarsely. "You never deceived me before."

"Miss Susan made us—Mr. Battiscombe and me—promise sacredly we would never mention this to—"

"You never deceived me before—that I know of—young man. But no promise ought to have kept you from coming straight to me. When did—my

sister—make a fool of herself, eh?—eh? Go on!"

"The week before she died, Miss Susan called in—"

"You and Battiscombe. Go on! What has she done? For God's sake, out with it!"

Briefly told, she had done this. Revoked her bequest to her nephew, Richard Mellishipp Mortiboy; given the twenty-five thousand pounds to her brother; made him sole executor and residuary legatee, and directed him to put a stained window to her memory in St. Giles's Church; ratified and confirmed the other legacies contained in her will.

The executor's face brightened for one moment when Ghrimes got to the important clause of the codicil.

It clouded again when he heard of the window he was to pay for out of his money.

This subject of complaint lasted him for the rest of the short afternoon, as they sat gloomily over the port and sherry, and the remnants of the funeral collation.

But if he forgot his trouble about the window, it was to recollect his grievance against his sister for not trusting him, and against the lawyer and his

confidential clerk for not telling him what was being done.

"She knew I never would have let her have any window or nonsense: that was it," he said, over and over again.

The truth was, his sister had loved her church, had loved her work at the schools, and among the poor, and she did want her memory to dwell among them.

At last—and it seemed a long time in coming—the old man was left alone.

Now, as we know that Mr. Richard Matthew Mortiboy—commonly called Ready-money Mortiboy—is the principal legatee under this codicil to his sister's will; and as he is a very rich man, and gives the title to this matter-of-fact story, let us here trace his pedigree, and say a word or two about him.

The Mortiboy pedigree is not a long one. There are four generations in it: old Ready-money, his father, his grandfather, and his great-grandfather. Who his great-great-grandfather was, nobody knows.

Of the four personages who constitute the trunk and chief branches of the heraldic tree, three lived,

thrived, and died at Market Basing; and, at the time our story opens, the last is alive and more thriving than any of his ancestors were: for money gets money. If you have but much, you must, in spite of yourself, have more.

The town of Market Basing is on the high road to the North, at such a distance between two more important places that, in the old days, all the coaches stopped there time enough for the passengers to get down, and eat a meal. So, before railways upset everything on the coach roads, there was no traveller between London and the Land o' Cakes who did not know Market Basing a great deal better than people nowadays know Rugby Junction on the great iron road from London to Liverpool.

The principal inn was the Horse and Jockey; and at this substantial hostelry, the gentleman we will designate Mortiboy the First filled the important, though subordinate post of ostler.

Like many other ostlers on the road, Mat Mortiboy had the right of supplying the beasts under his care with his own hay and corn and his master's water. The profit arising from such sale was his perquisite: and a very handsome one it was: and close indeed Mat always was about the savings—

which he kept in an old stocking in his hay-loft, and in a leathern pocket-book under his coarse shirt.

On the other hand, the proprietor of the Horse and Jockey was proverbially easy as an old shoe: while the servants got fat, the master starved.

In tavern businesses, this is not unfrequently the case.

In 1746, times were bad at Market Basing; and when nobody else would lend mine host of the Horse and Jockey the money he stood in sore need of, his ostler, Mat Mortiboy, tumbled two thousand guineas into his lap—at his lawyer's: and took a mortgage deed and covenant for interest at six per centum per annum in return. This + was his signature to the parchment, for he could not write.

Mat was master of the situation now. The innkeeper, old and ruined, died, and Mr. Mortiboy and his fat wife became host and hostess of the principal inn at Market Basing. This worthy couple were sharp as needles, and saving as magpies. They died rich—the widow two days after her husband—leaving every sixpence of their fortune to their only child, Matthew. And here begins the reign of Mortiboy the Second. He married,

started a brewery on a good scale, and brought up the only child who lived out of a family of five, what he called a "scholard." In his turn, he died, and was buried; and all he had inherited from his father, with all he had gained and saved added to it, he left to his son. Not one groat's worth to church, charity, or his wife's poor relations.

Then begins the long reign of Mortiboy the Third—"the scholard." This man was a genius—of the lowest order: your pounds, shillings, and pence, and two and two make four, genius. He cut the Horse and Jockey—taking in his successor smartly; kept the brewery on; sent out travellers all over three or four adjacent counties with his beer, and put half his fortune into Melliship's bank. He became banker, alderman, oracle, and esquire. His union with Miss Ann Ghrimes was blessed with happiness and three children:

Ann, his first-born, who married her cousin, Mr. Ghrimes, and became Lydia Heathcote's mother.

Susan, d.s.p.

And Richard Matthew—the first of his race that ever had a two-barrelled Christian name before the patronymic Mortiboy.

The "scholard" smoked his pipe, and drank

fourpenny-worth of gin and water cold, at the rival house—for he dared not face the poor man at his old inn—and took the best company away with him. One-third of a shilling's worth of liquor lasted him a whole evening. If it did not, he smoked a dry pipe, or helped himself from the blue jug that was at everybody's service, pretended it was gin and water, and was just as happy. But he learned a great deal in the parlour of the Angel: who was safe, and who was queer: which were the warm men, and which the poor devils out in the cold. And he turned his information to good account—letting Brown overdraw to his heart's content, but pulling his neighbour Smith up short at half a crown.

This man was wise in his generation. He saw that Market Basing would spread itself: so bought every acre of land close to the town that came into the market, and lent money on the rest.

Living in a time that saw what are called "manias," Mr. Mortiboy bought—good value—when all the world about him were red-hot for selling; and sold—bad value—when all bought. He carried out the great Tory statesman's maxim—like many another trader—long before it was put into epigrammatic form. All his life he bought in

the cheapest market, and sold in the dearest; and he never slept out of his native town a single night, nor wasted a single farthing piece in his life. He lived before tourists were born.

Ann, his daughter, got a thousand pounds down on her wedding day, and all the world grasped Alfred Ghrimes's hand and congratulated him. But his wife died soon after Lydia, their daughter, was born, and he never got another penny from his father-in-law. Indeed, the banker hinted that, after what had happened, he ought to refund the thousand pounds. But Ghrimes was a farmer, and farmers are a good deal "cuter" than the men of cities give them credit for being. He did not hand over the money, and thence arose a mortal feud. He and his father-in-law never spoke again.

So, when the third Mortiboy died, he had two children to leave his fortune to.

He left his daughter Susan twenty-five thousand pounds in hard cash; and the rest, residue, and remainder of his estate, of whatsoever kind and wheresoever situate, to Richard Matthew, his only son.

Ready-money reigned in his father's stead.

The fourth Mortiboy had not a scrap of his father's talent. But he was cautious as the typical Scotchman—greedy as the typical Jew

—and cunning as any old fox in a Holmshire cover.

He carried on his bunch one at least of the keys of wealth.

He never spent anything.

He came of three sires who had money, and worshipped it as a god: as the only good thing: father—grandfather—great-grandfather. He sucked in the *auri sacri fames* with his mother's milk. He never heard anything talked about in the old house he was reared in, but money. How to get it. How to keep it. How to put it out to use, and make it breed like Jacob's ewes.

As a baby, his mother checked him when he shook his silver and coral rattle, for fear he should wear out the bells that jingled on it.

He wore calico drawers till his father's trousers fitted him in everything but length.

At school, he was always the boy who regarded a penn'orth of marbles as an investment to be turned into three-halfpence—not played with.

And this, his father told him, if kept up the year round (Sundays left out), was fifteen thousand six hundred and fifty per cent. per annum. And the boy entered into this great fact, and understood it: worked it out on his slate, and kept it up in apples,

pegtops, tennis balls, and other commodities, when marbles were out and these things in.

So he grew up, and was initiated early in life into the mysteries of keeping a country bank. And when once you are on the inside of the counter, you find there is no mystery in it at all.

It consists in getting hold of as much of other people's money as ever they will leave with you—and putting it out, by way of earning interest for your own benefit. In lending an apple or two where you know there is an orchard; but not so much as a seedling pip where there isn't one.

In his father's time, Mellishi[p], Mortiboy, and Co. had split. The Mellishi[p] of the day started a new bank; and Ready-money's father kept the old one to himself, continuing to trade under the old style and title. Then, besides the bank, he had the brewery—a sound, prosperous concern, that only troubled him twice a year: to take the profits.

The Holmshire iron is not bad stuff for working up when mixed with Staffordshire pig. A clever man, named Hardinge, found this out and mortgaged his estate for thirty thousand pounds to work the ore in the stone that lay under nearly every field.

But it was not enough. He applied to Mr.

Mortiboy, and mortgaged his foundry and his plant, and further encumbered his estate. More money was wanted, and Mortiboy would lend no more. A few thousands would have made the works a fortune to him. But the banker pulled up short, and nobody dared "stand against Mr. Mortiboy," though a dozen would have formed a company and found the money. Mr. Mortiboy foreclosed. Mr. Hardinge died of a broken heart. And works, plant, and estate were the mortgagee's.

Ghrimes, a man of hard head and sound judgment, managed everything. He was Ready-money Mortiboy's factotum, and was incorruptibly honest. Even his master could trust George Ghrimes, and he did. He would have let him dip his hands in treacle, and put them into a bag of little Koh-i-noors in the dark, and never felt a qualm. But for this weakness, he conceived it his duty to distrust everybody else. He made this vice—in his own eyes—a virtue. He did not believe in any honesty but the honesty of paying what perforce you must pay. And by himself and his standard he gauged all other men—and thus suspected everybody: his sister, his niece, his clerks, his servants, his customers.

So in Market Basing the charitable called him eccentric—the malicious a miser. Small towns develop characters.

You can see in a tumbler what you fail to observe in a vat.

Mr. Mortiboy was usually called "Old Ready-money." There were half a dozen anecdotes about the origin of the sobriquet. Who wouldn't like to have it? This was the commonly received version:—There had come to Market Basing parish church a new parson, and his wife had come with him. Proverbially, new brooms sweep clean, and the parish was in an awful state of heathenism; so she, poor thing, bent on all sorts of good works, called first—subscription-book in hand—on Mr. Mortiboy, their richest parishioner. She did not know he went to chapel. She encountered a shabby man in the bank—on the doorstep, indeed.

"Is Mr. Mortiboy in?"

"My name, ma'am—at your service."

They stood on the pavement outside.

The rector's wife opened her eyes, and took him in from top to toe in a glance—as a quick woman can.

"Are you Mr. R. M. Mortiboy, sir?—Mr. Rob—"

"Ready-money Mortiboy, ma'am."

So the tale is told. I don't know if this is the true version ; but the old man carried his nickname to his grave, and never was called anything else—behind his back.

He was the last man in the world to be asked for alms. Polite enough, but hard as nails. He had a formula of his own invention, applicable to all occasions.

If anything was wanted for Market Basing—he was the greatest victim of the poor rates.

If flannels and New Testaments were to be given to the starved niggers of Quashiboo, he thought the stream of charity should be turned on the hungry and houseless ones at home.

But if anybody made a call on him for these, he was instantly impressed with the importance of foreign missions.

For both—he was a little deaf, and times were bad, and his interest in changes of the weather absorbing.

Now, when his guests were gone, and he was alone, his sister's charge concerning the stained glass window preyed on Mr. Mortiboy's mind. It was all very well for a bishop, in a cathedral—where there are plenty of windows, and plenty of

money—to have a memorial window put up to his memory ; but, in his sister Susan, such an injunction was an outrage of propriety. Old Ready-money had very clear notions on his own station in life. And, after all, a parish church had no business with coloured windows. At chapel, they did without them. And then, his sister's station was not high enough for memorial windows.

"I'll take Battiscombe's advice about it if its down in the bill, 'thirteen and fourpence—engaged a long time.' If I can get out of such an absurd direction, I will. What will people say? Very likely, think *I* did it—and think I'm mad into the bargain. It's just the sort of thing Francis Melliship would go and do, now. Put up a stained glass window! She should have left it—poor thing!—to her Sunday school teachers and parsons, that have had her money for years, to do that for her! They would have done it, no doubt!"

Mr. Mortiboy quite chuckled at this humorous idea. His face suddenly changed, however, from gay to very grave.

The four candles lighted for his guests were burning on the table!

He quickly blew out three, quenching the last spark of fire at the wick ends with a wet fore-

finger and thumb—avoiding smell, and possible waste.

Then he held up the decanters to the solitary candle, and measured their cubic contents of port and sherry with his greedy eye.

Next, he took the candle up in his shaky old hand, walked slowly round the table, and collected the glasses.

"Ghrimes has left half his last glass. Well, George Ghrimes never did drink anything, so I'm not surprised."

He poured the half glass of port back into the bottle.

"Lydia, my girl, you'll"—holding the glass Mrs. Heathcote had used upside down—"get—red—in the—face—like your mother was, if you don't take care."

At last he got to Lawyer Battiscombe's seat.

"Ah!—I thought so. Trust a lawyer. Not a drop, if you squeezed the glass for a week."

Then he sat down by the fire, took a lump or two of coal off, and put his feet on the fender. He sat in his easy chair, in thought. Wondering what they would have thought if they had seen him pouring the wine back into the decanters;—thinking he should not have cared a rush if they had.

Wondering whether Lydia Heathcote counted on his death ;—thinking she was not quite sure of his money yet. Wondering why his sister Susan could not have left him all her money ;—thinking he would do his best to defeat her intentions, and secure the odd hundreds he had neither a legal nor moral right to. Wondering why he felt so drowsy ; —thinking—

He was fast asleep.

He slept an hour, and the candle burnt down two inches and a half before he was awakened.

His sister's maid had brought in the tea-tray at the usual hour, and her entrance roused her master.

He woke with a start : counted the biscuits on the dish, and questioned the girl in a breath.

"Was I asleep? Ah!—four—I didn't take—six—my nap—eight—to-day : that's it. Never get into—I'm sure, I thought I made nine of 'em before —bad habits, Mary."

"No, sir,"—and exit.

"The minx had had time to have one, I believe. They think they'll take advantage of me ; but they're mistaken. They won't."

He got up, fumbled for his keys, and put away

the wine and biscuits in the cupboard by the fireplace.

Then he walked to the window, and looked out into the night. It was dark—the moon had not risen; but the street lamp opposite his door threw a good deal of light into the room.

He blew out his last candle.

"If I'm only thinking—and, goodness knows, I've plenty to think of—I can think quite as well without a candle. Besides, this room is always light."

He never touched his tea, but sat musing till he dozed off again.

When he woke, his fire was out, his legs were cramped, and it was a quarter to nine by his watch. He pulled the bell.

"What a thing habit is! Because I don't happen to have twenty minutes' sleep in the afternoon, I waste the whole of a precious evening."

"Shall I lay the cloth here, sir?"

"No. Certainly not. I shall take my supper in the kitchen when you're gone to bed. Tell Hester and the cook to come to me."

Dressed in black gowns, and with their aprons ready for their eyes, the servants waited his commands. They found him sitting with a little house-

keeping book of his sister's in his hands. They thought Mr. Mortiboy was about to improve the occasion. But they had misjudged him. He was going to discharge them.

"Habit is a curious thing," he began, pouring out a cup of the cold tea, and sipping it appreciatively. "I missed my usual little nap on the stairs to-day, and I have wasted a precious evening —a pr-e-ci-ous evening through it."

The corners of the white aprons dropped. The three domestics waited for him while he took another sip of his tea.

"I ought to have done this earlier; but thoughts of her who is gone"—he looked upwards—"kept me from it."

The aprons up again, ready for use. Hester, a very old retainer, in real tears.

"You've heard me called eccentric?"

"Oh! no, sir!"—mumbled.

"You've heard 'em call me old Ready-money?"

"Oh! no, sir!"—very loud.

"Yes, you have. You were—Susan's—servants, not mine. You've heard me called rich, now?"

"Yes, sir."

"Well, I should not have been called rich if I had spent all my money like my poor sister did.

One servant will be quite as many as I shall want." Aprons dropped again.

"Hester, you can do all I shall require. So, cook, and Mary, my girl, I really must give you notice, for I can't keep you. But I can give you excellent characters, both of you."

"Thank you, Mr. Mortiboy," said the cook—facing him, with arms a-kimbo—"thank you, Mr. Mortiboy; but my mistress, as I lived with four year and three-quarters—come Michaelmas was five years—would do that for me any day. And I've only been here four months, which—"

"I have given you notice," Mr. Mortiboy interposed. "I shall not keep you your month. I shall pay your wages instead."

He was getting angry.

"Thank you, sir. Which is the law, and rich and pore must both abide by it"—dropping a most irritating curtsey.

"I'll pay you now!" cried Mr. Mortiboy.

"If you please, sir; and I'll pack up my boxes this very night, and go. For I couldn't abear—"

Poor little Mary, frightened out of her wits, tugged at cook's gown.

"Don't pull me, Mary. Mr. Mortiboy never was my master—and never shall be."

"I'll take your black dress away from you if you say another word."

"No, sir—'xcuse me, that'll go with me to my next place ; and I shan't trouble you for a character. And I *have* heard you called old Ready-money, and called you so mysel—"

Before she could finish her sentence, the ruler of the roast was dragged out of the room by Hester and Mary.

An hour and a half later, Mr. Mortiboy had recovered from his discomfiture, paid the cook, and seen her and her baggage off the premises, and sent Mary and Hester to bed.

He sat before the kitchen fire, eating a slice of cold boiled beef laid on a crust of bread. He dispensed with a plate and fork, but had a very sharp knife in his hand.

He cut his mouthfuls into equal parallelograms, with mathematical precision, and slowly got through his frugal supper.

He rose from his chair, unfastened the door, and looked out into his garden.

The moon was up, but heavy clouds obscured it every moment, drifting swiftly past

An idea had for half an hour held possession of his mind. He was going out.

To pay a visit to the churchyard.

To find out for himself which really was the smallest window. The will said nothing about the size.

He found his great-coat hanging in the passage, without a light.

He fumbled at the latch and bolts of the front door, and let himself out.

The moon shone brightly on it and him ; and he saw, in chalk characters,

"OLD REDDY-MUNNY IS A MIZER"

scrawled on it.

"Now, this is too bad--to-day," he exclaimed, producing from his inner coat pocket the sad-coloured handkerchief, full of holes. "I must wipe it off. What is the good of a policeman ? I'd give —I'd give—a—a shilling to know who does it, and hang the little devils for it too."

He rubbed the writing off his door, and went on his way. His house opened on the street. Across the street was a paddock. The field belonged to him. He had the key, and let himself in.

This close was a little gold mine to him. It was the arena on which all flower shows, agricultural and horse shows, wild beast shows, and riders' circuses were held.

A few sheep started as he crossed the wet grass at the side by the church.

In the churchyard, the clouds hid the moon—and hid the ponderous figure that had dogged him there: from his house door—over the paddock wall—into the grave-yard.

The old man went on.

"The moon gone in? But I'm not superstitious. I'd as soon sleep in a church as anywhere else," he said to himself as he groped his way round the south wall of the church. "Ha! light again!"

The man behind him dropped three or four paces back.

Not a sound was heard in the deep, wet grass.

"Now we shall see what we are at. There is a smaller window than this though, I know—and this is not a big one. I should have made a first-rate window-peeper in the old tax days.

"Ha! this is the window I had in my eye. Now could it cost ten pounds to put in a beau—u—tiful window there?"

The moon was clouded again, and his attendant

gained on him. There was a corner between them. That was all.

"Be whipped if I think it could cost ten pounds. Eight ought to do it."

The man came nearer. His arm was raised.

"No mention of which window you meant to have, Susan, my poor dear sister. Ha! ha! Ghrimes was taken into your confidence, not your own flesh and blood."

Nearer still the arm came. It almost touched him.

"Well, now, I've been all round the church, I think. I'll go back, or I shall go and catch cold in this grass. It's like a little river. D—n! What's this?"

He had stumbled over some hard substance in his path.

The moon shone out brightly, and showed him the footstone of his wife's grave. He had not been near it for years.

He read the inscription on the headstone in the bright moonlight.

"Want's doing up a bit," he muttered.

The man who was dogging him was close at his back.

"There's room for Dick's name now, if we had

heard about him. But no, poor fellow—no!—I think I'll go in again now. I feel chilly—I—"

As he spoke, a hand like a blacksmith's fell on his shoulder, and held him in a vice!

CHAPTER THE THIRD.

MR MORTIBOY'S first impulse, on feeling the hand upon his shoulder, was to cry for help; his second—when a moment's reflection had convinced him of the entire folly of the first—to shake off the hand, and turn round. It must be confessed that a third impulse tempted him—to break from the stranger's hold altogether, and flee with what speed he might. His assailant released him, however, at once; and Mr. Mortiboy sharply turned upon him trembling.

"Who—who—are you?" he stammered.

It was a figure he did not know: that of a tall strong man, warmly wrapped in a thick pilot jacket, with a stout stick in his hand, and a round felt hat upon his head. As the moon came out by fits and starts between the flying clouds, Mr. Mortiboy made out, besides these details, a thick black beard, which covered all the face from the eyes downwards, and hid a foot or so of throat and chest.

"Old Mr. Mortiboy, I think you are?" said the stranger, in a rough, harsh voice.

"Mr. Mortiboy certainly—and perhaps old. Pray, who are you, and what do you want?"

"I want to speak to you. Come out of this mouldy old churchyard, and go home. I will walk with you."

"You can come to-morrow to the bank. That is where I receive strangers."

"I shall do nothing of the kind. I shall go home with you now. So as soon as you've done your business — whatever that may be—in this convivial gathering-place, we'll go on together to Derngate."

"Is it business you want to see me about?"

"I suppose you don't have many evening callers for pleasure—do you, Mr. Mortiboy?"

"I do not. I am not one who wastes his time in gossiping with people."

"Not had many parties since your son went away, I suppose?"

Mr. Mortiboy laid his hand upon the stranger's arm.

"My son! Did you know my son Dick? Can you tell me anything about him?"

"Go on home, and I will tell you all I know."

"It's twelve years and two months," growled Mr. Mortiboy to himself—"twelve years and two months, yesterday. I wonder if he'll tell me what became of the boy."

He led the way home: not by the paddock: through the streets—a way the stranger seemed to know pretty well, as he swung along the street by the side of him, great-shouldered and burly, looking up at the names over the shops, as if he was trying to read them; nodding his head, too, with a certain air of recognition, as they passed the public-houses.

But it does not take long to exhaust the streets of Market Basing; and the pair found themselves in a very few minutes on the steps of Mr. Mortiboy's house.

"Still live here, eh?" asked the stranger.

Mr. Mortiboy, not without a certain feeling of

uneasiness, opened the door, and admitted his guest. The hall was perfectly dark, and he bade him wait while he struck a light. To his terror and amazement, the stranger — who evidently knew where things stood—deposited his hat on the hat-stand, and his stick in the umbrella-stand. Now, this familiarity with places in a perfect stranger, and in the dark, savoured of the supernatural ; and though Mr. Mortiboy was not a superstitious or a nervous man, he trembled slightly, and looked over his shoulder at his visitor, as he led the way to the parlour.

As he peered curiously at him, he could not help thinking of the Devil.

It was the room which had been the scene of the will-reading. There was no fire ; and only the one bed-room candle which Mr. Mortiboy carried in his hand.

The stranger—he was visible now—was a man who seemed about thirty-two or three years of age. His black curling hair was crisp and short ; his figure was tall and muscular ; his forehead was broad and square ; and his eyes had a sort of fierce light about them which might mean many things.

Mr. Mortiboy raised the candle, and coolly held it before his face while he scrutinized him. He put it

down after his inspection, which the stranger bore without flinching.

"I don't know you. What do you want with me? And what have you got to tell me?"

"You do not know me?" asked the other.

"I do not, sir. And, to tell the truth, I hardly want to know you: for I mistrust the look of you."

His visitor reached out his hand, and seized a decanter with a glass of wine left in it.

"It's a cold night, and with your leave—" he smelt it, and put it down with a shudder of disgust. "Sherry. No, thank you. But haven't you got a fire anywhere? Isn't there one in the kitchen?"

Mr. Mortiboy stared at him with amazement. What had this familiar stranger to do with his kitchen? It was a lonely house, and he began to think of violence and midnight marauders.

"If we have business, it will be short, I suppose, and you can transact it in this room, cold or not, just as well as in the kitchen. Sit down, and say what you have to say, and go."

"We have business; but it is so long, that I shall probably stay here all night. Take the candle, Mr. Mortiboy, and we will go to the kitchen, where you generally sit when Hester goes to bed. Follow me. I know the way."

He took the candle; and, going into the hall, turned to the left.

The old man went after him as he strode out of the room, and clanked in his great boots along the passages — which he seemed to know well enough — in great wonderment and not a little terror. But how was he to disobey a man so big and so masterful—a man too, who knew the house as well as he did himself?

There was a bright fire in the kitchen, and the strange visitor sat down, and warmed himself.

"It is twelve years," said the stranger in a deep bass voice, "since your son Dick ran away;—since, rather, you turned him out of the house."

"Twelve years and two months. Twelve years and two months, yesterday."

"Hang your two months. You have never heard from him since he left you?"

"Never."

"Would you like to hear from him again?"

"If I knew he had been doing well. If it was to hear that the promise of his youth had been broken, I should like to hear of him."

"Would you like, then, to hear that your son Dick, very early in his history after leaving you, saw the many errors of his ways, and reformed:

that he became steady, industrious and respectable: that, in short, he got money? And is, consequently, much revered and respected by all good men?"

"I should. Good heavens, man, if this is what you have to tell me, be quick about it!"

"First, Mr. Mortiboy"—he had spoken throughout in a rough, constrained voice—"I have had a longish journey, and have caught a cold. Give me a glass of brandy."

"Brandy—brandy! It's what the confounded undertakers asked for this morning. I am sorry that I have no brandy at hand, sir. Would you like some gin?"

The stranger nodded. Mr. Mortiboy went to a cupboard which he unlocked, and took out a bottle and a wine glass. Before handing it to his guest, he held it up to the light, and then measured the contents by the length of his finger. It was two joints over the length of the middle finger. He shook his head; and muttering, "I'm half afraid she's found the way to the cupboard," poured out a glass cautiously, as if it had been the finest Chartreuse. His visitor tossed it off quickly; and, taking the bottle from his hands, filled a second glass, and tossed that off. Then he sat down, and meditated for a few moments: Mr. Mortiboy watching him

with his hands on his knees. The old man's nature was stirred up by the mention of his son's name. Old hopes, old affections, old memories rose again in his heart, where they had been silent and buried for more than half a score of years.

"Tell me about Dick," he said impatiently, drumming his heels upon the floor.

The stranger stood up and half bent over him.

"I am Dick," he said, softly, and in his natural voice.

Mr. Mortiboy leapt up as if he had been shot. He seized the candle again, and held it to his face. He peered in his eyes. He looked again. Then he put down the candle, and answered in a quavering voice, almost in the words of Scripture—

"The eyes are the eyes of my son Dick, and the voice is his voice. But I do not know him—I do not know him. Dick was not so tall: Dick was smooth-faced: Dick was afraid of me. You are not Dick, sir. You are some impudent impostor, trying to cheat me out of a few pounds because you know that I want my son Dick to come back again. That I want him," he repeated, piteously. "I want him."

"Dick was nineteen when you turned him out of your house, and bade him darken your doors no

more. It is no great wonder if his face *was* smooth ; and I think you will remember, if you reflect, that you gave him ample cause to be afraid of you."

"Prove to me—prove to me—that you are my son : my own son !"

The old man's spare, thin form—almost as tall as his son's—shook with emotion and excitement—and he stretched out his arms in a sort of wild yearning.

"Shake hands, father, and sit down, and I will tell you everything."

He held out both hands frankly.

Mr. Mortiboy took one hand timidly, and kept it in his, patting it coaxingly.

"Tell me something," he said — "the smallest thing—to prove that you are really Dick."

The stranger put his hand into his breast pocket, and took out a little roll.

"When your son left your house, did you tell any one the reason why you turned him out in disgrace ?"

"No one to this day knows the reason, but Dick and myself. Whisper it."

"Then—is no one listening ?—I will tell you. He was not extravagant, but he wanted money from time to time—as all young men will. His

aunt Susan gave him a little. You gave him none. He forged a cheque: it was only for five pounds. But—he forged it! Have you got that cheque?"

"It has never left my pocket-book."

"Take it out, then. I am going to have it back again. You paid the money, and you told him that you would never forgive him—that you would never see his face again."

"I did—God forgive me!—I did."

"You did. You wrote him a letter to London, in answer to his. Here is the letter. I will read it. You remember that it was very short?

"'Your father sends you the enclosed ten pound note. Go, and retrieve your character.'

"Is not this the letter?"

The old man took it with trembling hands.

"It is," he cried—"it is. And you are really Dick?"

"Stay. Let me finish. The ten pounds and the five pounds make fifteen. Suppose we say that this sum had accumulated at compound interest for twelve years: it would by this time have amounted to twenty-six pounds, eighteen shillings, and perhaps a penny or so over. Here are twenty-six pounds, eighteen shillings, and sixpence, which I propose to give you in return for the cheque."

He took the money out of a small bag, into which it had been counted, and poured it on the table.

Mr. Mortiboy counted it over again carefully: but this was habit. Then he took out from a pocket-book—one of those flat leather books, bursting with papers, which suggest all sorts of things to do with investments—an envelope.

It was labelled, grimly enough, "The Last of Dick." In it was an old cheque, stamped and initialled by the clerks of the bank. He handed it across, and waited in silence.

His visitor read it, put it in the fire, and went on.

"So far we are quits. You have your money back. But our quarrel has yet to be made up. By the way, do you remember my falling into the fire when I was a boy, and burning my arm? See here!" He drew up his sleeve, and showed a small, deep scar in the left arm. "One does not imitate these things."

"*You are Dick*," cried his father. "I know you now. I knew you, really, directly you spoke in your old voice. But everything else has changed in you. And you are so big."

"Will you shake hands?"

His father shook hands with him—but not, as

yet, quite cordially. In his mind—the moment he found it was his son, and no other who had come back to him—arose a feeling which jarred upon and was discordant with the natural joy of his heart: a suspicion that perhaps he had only come to borrow money—or, worse still, to live upon him. Parental affection was nipped in the very bud by the prospect of fresh expense, like the apple blossoms by an East wind.

"Go on Dick—tell me about yourself."

"No. Tell me first about yourself."

"I am well—I am well. Not much better off it's true; but bodily, well."

"And my aunt?"

"Dead, Dick—dead. She died last week, and was buried to-day. And oh, Dick, Dick—what a pity you did not come home a week sooner!"

"Why?"

"Because, if you had, you would have come in for all her money. As it is, I have it—I have it. Not much it is true; and saddled with all sorts of vexatious bequests. A hundred here, and a hundred there, and a memorial window to put up. Dear, dear; what a waste—what a waste!"

"A memorial window?—ho, ho! In the church?—ha, ha! But we'll have a cheap one, father—

we'll have a cheap one. I know the way to set about getting painted glass at cost price."

"Do you?" asked his father, eagerly. "Tell me how."

"Matter of business, my dear sir," answered the son, with an air of importance. "We must see our way in other things first. And so the poor old lady's dead! Well, I'm sorry."

"And what have you been doing with yourself?"

"Do you want me to give you the history of twelve years? That will take more than one evening's talk. As many evenings, perhaps, as I shall be with you."

"Why, Dick—why? You are not going away directly you come home, are you?"

"Business may take me. I've got my affairs to look after."

Mr. Mortiboy brightened up; and his fatherly affection, relieved of the cold wind of doubt, glowed and flamed in his heart, till he was fain to rise from his chair, and seize his son's hand, which he shook for several moments with every sign of lively emotion. Then he poked the fire, and took up the gin bottle.

"Dick, on such a night as this, we must drink

our own healths. Shall it be port—they did not drink it all—or shall it be brandy?"

"Brandy, father, for me."

Mr. Mortiboy retired with the one candle, and presently returned, bearing a bottle of brandy, which he opened with great care and ceremony.

His son had lit a short wooden pipe, and was smoking as quietly as if he had never left his native land.

"I always have one pipe, and a glass of something," said his father. "And since poor Susan was taken, I mean to get rid of everybody but old Hester, and she goes to bed at eight. I send 'em to bed early. So that we are quiet and to ourselves down here. Now, talk to me, Dick."

Dick took a long pull at the brandy and water.

"Where am I to begin? Let me see. Well, when I left England, which was not very long after I left you, I went first to the Cape, where I tried my hand up country at sheep and sheep-farming. But it was poor work. No money to be got, be as careful as you please. Got tired of that. Went to America. Went to the Californian diggings, and did pretty well. Went prospecting to Mexico—"

"What's 'prospecting,' Dick?"

"Looking for silver. Found plenty, of which I

will tell you another time. Then the American war broke out, and then I had a grand stroke of luck; for I took up blockade-running."

"No—did you really, though, Dick?—did you really?" The old man's eyes sparkled with satisfaction. "There was money to be got there."

"There was, and we got it. But that came to grief at last. We ran the good little craft ashore—here's to her memory—and lost her. Then—to make a long story short—we realized our investments, bought a cotton estate of three thousand acres, and have been doing well enough ever since."

"And you're really worth money, my boy?"

"Worth—well, I don't know how many thousands, that's a fact; because we haven't reckoned up for the best part of two years. But we've got money; and here I am—ready to invest some of it by your advice, if you like to help me in that way."

"Then you're welcome, Dick"—Mr. Mortiboy held out his hand this time with real cordiality—"you're welcome, my boy; and I will help you to invest it."

"So you shall, sir."

"And—and—you haven't taken to drinking, Dick, and are quiet, I hope? Because I have a

very quiet house here—very quiet and retired—and could not change my habits."

"As for my habits, a mouse couldn't be quieter. You'll let me smoke, I suppose?"

"Yes."

"And as for drink—let me have a glass or so of grog, of an evening—gin and water—anything—and, so long as I stay with you, I shall be contented. Let us save money, at any rate."

"Well said—well said. Now, look here, Dick. I allow myself a bottle of gin a-week. We will have two bottles between us. Is it a bargain?"

"It is."

"And we could share the expense—extra expense, I mean—between us, Dick."

Richard Mellishiip Mortiboy—*i.e.*, Mr. Mortiboy, junior—looked at the author of his being with an amused twinkle in his eye.

"We shall not quarrel about that. And so long as I am here, I shall be able to help you about the bank, and all the rest of it. Not for nothing, you know."

"Assuredly, not for nothing. And you can tell me about the blockade-running, and how the money was got. Any of it come home with you, Dick?"

"Some of it—a little—is in London. The rest is in Mexico: safely invested."

"Oh! in Mexico. But that's a long way off."

"Only four weeks. That's where the estate is. You can't bring the land away, you know."

"Ah! no. Dick, I am glad you've come back. Be a credit to me, and—and—there's no saying what may not turn up. But, oh! Dick, what a pity you did not turn up seven days ago, in time to get your poor aunt's money."

"And so you went to the churchyard to-night."

"I was passing, by the merest accident in the world; and it just occurred to me that I would turn in, and see what would be the properest window—the best, you know, for the memorial of your aunt."

"Not quite by accident, father. I followed you," said his son. "I'd pick out the smallest."

"No! Would you, though? Would you really, Dick? Don't you think people would talk? I did think of it, it's true."

"Let 'em talk! And now, governor, that we're all friends again, let us have one more go of brandy and water, and I'll light another pipe; and we'll have a talk about old times."

They talked till a very late hour for Mr. Mortiboy. And then Dick asked where he was to sleep.

"Lord!" replied his father. "I never thought of that. There's only my bed and your poor aunt's. The spare beds are not made up and ready."

"Well, she's gone, you know. So I suppose I can have that?"

"If you don't mind."

"Mind? Not I, indeed. Put me anywhere. I once slept in the bed of a man who had been bowie-knifed in it the night before, and was none the worse for it. Mind? Not I. It's the old room, I suppose?"

"His father led him to the room. Dick gave a look of approval round it, and proceeded to undress. Round his waist was a heavy belt, which he threw on the table with a crash.

"What's that?"

"Some of the 'ready,'" he said. "Some of the stuff that we're all so fond of. Gold, father—gold!"

"Dick," said Mr. Mortiboy, solemnly, "I'm *very* glad you've come back. And more glad still, that you've come back with so much right principle."

He went away, and his son went on with his toilette.

Mr. Mortiboy came back, and put his head in at the door.

"Don't waste the light, Dick. You're burning one of your poor aunt's waxes. I like to see all the lights out before I get into bed myself."

"All right, governor," said his son, blowing it out, "The old chap's the same as ever," he muttered. "Damn his bottle of gin a-week. I think the compound interest showed true repentance, though."

In three minutes he was sleeping the sleep of the virtuous.

And this is how Dick Mortiboy came home again.

CHAPTER THE FOURTH.

MR. MELLISHIP and Dr. Kerby, after they left Mr. Mortiboy's house on the morning of the funeral, walked to the bank—the doctor leading the other gently by the arm. They entered at the private door, and the banker led the way to his study, where he sat down and leaned his head on his hand.

"Still the same symptoms?" asked the doctor.

"Still the same. I forget what I am doing. You see how I have offended everybody this morning. My mind is dwelling perpetually on one subject."

"What is that?"

"Money, my friend, money. My brain seems troubled at times, and I hardly know whether the thing I am thinking of is real, or only the vision of

a disordered fancy. Can your medicine do nothing to relieve me?"

"Have you been trying no medicine of your own?"

The banker sighed.

"I have not been able to keep my hands from the brandy."

The doctor shook his head gravely, and said nothing for a while.

"You must go away, you know. I told you so months ago. You must have complete rest and change for three months at least."

"As well talk of rest and change for three years."

"My dear old friend—the human brain is not like an iron machine. You can't work it for the whole period of your natural life without rest. You must take a holiday."

"I cannot—yet, doctor."

"If I speak as your doctor, I must say professionally—then get some other advice than mine. But let me speak as a friend, and say, for God's sake take a holiday, or something evil will happen to you."

"What, doctor—what?" asked Mr. Mellishiip, eagerly.

But his adviser put the question by.

"There are all sorts of mischief—to brain, to stomach, to heart—wrought by long and continuous work. Let us avoid them all by taking a holiday."

Mr. Melliship hesitated. Then he took up an almanac, dotted with memoranda.

"If I cannot trust my memory, I can trust these," he murmured. "I shall be comparatively free in a fortnight, doctor. I promise you that, if I possibly can, I will take a holiday then."

"And until then, no more stimulant than is absolutely necessary?"

"I promise that, too."

When this conversation was over, it was too late to go to the funeral.

The doctor went his way. And the banker rang the bell, and summoned his chief clerk, to whom he explained that a sudden indisposition had prevented him from attending the funeral, and would keep him in his own study. And then he wheeled up his sofa to the table, and fell into a long reverie.

Half an hour before six he rose, and went up to dress for dinner.

Dinner at Mr. Melliship's was a solemn and sacred institution, hedged round by the triple armour of an absolute punctuality, evening dress,

and a certain stately courtesy, with which the master of the house treated his guests.

To-night there were no visitors, and Mr. Melliship, descending to his drawing-room at five minutes before six, found that the only occupants were his wife and daughter. His son Frank had still to come. But the banker, taking no notice of his absence, sat thoughtfully in an easy chair, and, resting his head on his hand, contemplated the coals. His womankind, to whom all his moods were sacred, abstained from interrupting him; and, to the astonishment of the servants, six o'clock struck without the familiar accompaniment of the bell by which Mr. Melliship was wont to intimate to his famuli that he waited for no one.

It was a quarter-past six when Frank, who had returned late and dressed hastily, came into the room. Mr. Melliship looked at his watch abstractedly, and rang the bell without saying a word.

The banker was a man who loved to have finished with the day before the dinner hour. The evening was his time of enjoyment and recreation. Unlike Mr. Mortiboy, he took little pleasure in work, and none in the daily details over which he exercised a compulsory rule. Naturally indolent, and finding

his chief pleasure in literary and artistic pursuits, he yet worked conscientiously every day in his office behind the bank, where his clients found him when they came to deposit their money with him or to ask his advice. He had no confidential manager, such as Mr. Ghrimes—probably because he had not had the good fortune to find among his clerks a man of ability and integrity enough to gain his entire confidence. He was well served, however—better than Mr. Mortiboy was—because his people liked him ; but his staff were all of inferior capacity, and there was not one among them whom he could trust with aught beyond the routine business of the bank. The work, consequently, was sufficiently difficult at all times, and of late had been—owing to the issue of certain transactions —more arduous than ever. It was in the evening, when the desks were locked and the papers put by, that Mr. Melliship was able to breathe freely, and might fairly be said to live.

For many years he had looked forward to the time when his son Frank should be able to take his place, and carry on the business of the bank. That time had now come. Frank's education at Harrow and Cambridge was finished, and young Melliship had returned home—though with no great amount

of distinction—and was ready, as soon as his father should propose it, to begin the preliminary course of bank training which was to fit him for the work of his life. But, strangely enough, his father as yet had made no sign ; and though all the world knew that Frank was to become a partner, his days were idle, and—against his will—spent chiefly in shooting and hunting.

Nor was this all. Of late, a singular change had come over his father. Mr. Melliship, once the most genial and even-tempered of men, was now uncertain in his moods, fitful and capricious. The old expansiveness of his character seemed to be gone ; and he had ceased to take his old interest in those things which had been formerly his chief topic of conversation.

Frank felt—what both he and his sister were somehow afraid of saying openly—that his father's character had undergone some sort of deterioration. How and why, he was unable to guess. Only Dr. Kerby knew, what we know, that in his overworked head were the seeds of that most subtle and dangerous disease—paralysis of the brain.

The change showed itself in many ways. Mr. Melliship had been a great giver of dinners. To sit at the head of his own table, feeling himself in

culture, intellect, and—it must not be forgotten—in personal appearance, the superior of his usual guests, was an infinite pleasure to this handsome and stately man. He had some acquaintance—such acquaintance as men in the country reckon no small distinction—among literary men, and could invite a lion of lesser repute to stay with him. The lion would roar at his dinners. And he had friends on the Continent who sent him visitors. So that Mr. Mellishipp had opportunities of calling together his friends to meet distinguished foreigners, and to hear him converse with them—which he could do fluently—in French and Italian. And he used to patronize artists, and invite them to stay with him. Moreover, it was whispered that he had written papers for what were vaguely called "the Quarterlies"—though to this he never confessed. He was a special friend of the rector's, by reason chiefly of this culture he had acquired, which sat so gracefully upon him. The squirearchy of the neighbourhood regarded him as an ornament to their society; and by all men, in all classes, Mr. Mellishipp was spoken well of: by all men but one—his brother-in-law, the man who had married his sister. Ready-money Mortiboy had called him hard names for twenty years.

But now the hospitalities at the bank were contracted; fewer visitors came from town, and no dinners were given. To all Frank's inquiries of his sister, he could get no satisfactory answer, save that things were really changed, and that his father's old serenity was gone, to give way to fits of taciturnity and a habit of retreating to the study, sacred to his own privacy since the birth of his children.

This night, at dinner, he was more silent than ever. The talk, however, such as it was, was chiefly carried on by Mr. Melliship himself, in a jerky manner, and with an evident effort.

He sent away his plate almost untouched, but swallowed bumper after bumper of Madeira—a new thing for him to do. Frank and Kate observed it with silent consternation. Then he broke upon the little chatter of his wife with a sudden and disagreeable laugh.

"The most absurd thing," he said, "really the most laughable thing — I actually went to the funeral to-day in coloured trousers!"

"Why, my dear," exclaimed the wife, "it will be town talk!"

"I can't help it. I forgot entirely that I was not dressed. It was certainly the most absurd mistake I ever made."

Then he lapsed again into silence; while Frank —on whom a very uneasy feeling had fallen— hastened to relate stories of absent-minded men, and how they put themselves into ridiculous positions. But his father took no notice.

Frank noticed, with relief, that he drank very little wine after dinner; and he proposed, almost immediately after his mother and sister had retired, that they should go upstairs for tea.

Mr. Mellishp rose at once, and led the way; but turning back, as if he recollected something, he sat down again.

"There was something I wanted to say, Frank— what was it? Yes—yes; I have not been altogether well for some little time."

"So I have observed, sir. Can I not do something to help you at the bank—assist you in some way?"

"No, my dear boy—no—not just yet. But in a few days I hope to get everything settled—everything arranged for your joining me. And my own —Yes, if things turn out so. But suppose they do not?"

Then he relapsed into silence again.

"Come, father, we will hope they will turn out

all right. Why should they not? Let us go and have some tea, and a little music."

Mr. Melliship laughed.

"Yes—tea, and a little music. So we wind up the day, and ease our cares. Gratior it dies. Which of them was it—I think there was one—who had soft music played while his veins were opened in a bath?"

"Good heavens! I don't know," said Frank, looking at his father anxiously. "But come upstairs."

Mr. Melliship took his tea-cup, and sat in his chair, and began to talk—for the first time for many weeks—of the little ordinary matters of the day to his wife.

"Play me *my* sonata, Kate," he said to his daughter, "while I tell you all the particulars of to-day's gloomy business."

Frank watched him through the evening with a growing intensity of anxiety. These singular transitions from a gloomy taciturnity to an almost incoherent utterance, and from this back to the old easy, pleasant manner, alarmed him. And then his reference to affairs of business. What affairs. He had never inquired into them; he knew nothing about his father's pecuniary position. He had

always been accustomed to the appearance of wealth in the domestic arrangements, to an ample allowance, to the gratification of all reasonable wishes, and he had asked no more. It occurred to him now, for the first time, that these gloomy fits of his father's might have some solid cause in the affairs of the bank; and a shudder passed through him when he reflected—also for the first time—that banks in other places got into difficulties, and why not the bank of Melliship and Co.

But Kate played on, and her mother, with her work in her hands, chattered, while the two men trembled. Are not women happy in this, that they seldom feel the blow before it falls? To men belong the long agony of anticipation, the despairing efforts at warding off the stroke of fate, the piquancy of remorse, the bitterness of regret, and the dull, dead pain of foreshadowing—that προσδόκια of which Paul speaks. These they bear in silence mostly; while their women wonder what has come over them, or are only vaguely distressed in mind with the fear that something has disagreed with the stomachs of those they love. For women have this very odd and inexplicable feeling about men, that their first thought of how to please them takes the form of something to eat, and their first thought of

uneasiness flies back to something eaten. And on them, so unprepared, comes the blow—heavy and cruel it may be, but not so heavy, not so cruel, not so destitute of comfort and compensation as it has appeared to the men who have suffered from it for so many months already.

About ten Mr. Melliship got up.

"Good night, children," he said. "I am going to my study. Where did I put the book I was reading?"

"What was it, papa?" asked Kate.

"'The Memoirs of Lord Castlereagh.' Thank you, my dear, here it is. Have you read it, Frank? You shall have it, if you like, to-morrow. There is a very singular story about him. One night, as he was lying awake in a long, rambling room in an old house in Ireland, a fire burning at the other end of the room, he saw a child step out from the embers. The child, advancing towards him, grew larger and larger, and at last stood by his bedside, a giant in stature, glaring at him with the wild look of despair, wounded and bloody. He rose, seized his sword, and advanced upon the phantom. As he drew near, the shape retreated, growing smaller and smaller, till it became a child again, and vanished in the fire. You know he afterwards fell by his own

hand. Do you think the figure appeared to him again? I have sometimes thought so."

He looked round the room in a strange, wistful way, and went away without saying another word.

"I don't know, I'm sure," said Mrs. Melliship, as her husband left the room, "why your father should tell us such a dreadful story; and to-day, too, after the funeral, when we wanted cheering up."

"I suppose," said Kate, "that his own thoughts have been turned all day in the direction of death, and that he cannot shake off the impression of the morning. Besides, you know how fond he was of poor Miss Mortiboy."

They did not know he had been closeted with Dr. Kerby while the service was being said at the church.

A ray of hope struck Frank. His father was not well. The funeral of his old friend had, as Kate put it, turned his thoughts in the direction of death.

"I will go," he said, "and see whether I can be of any use to my father. He is certainly not well to-night."

"He ate no dinner at all," said his mother. "See if he will have something sent up."

The study at the bank was a room at the back

of the house, approached from the main stairs by a long, dark passage. It was not the custom of any one in the house, save the master, ever to enter the room, except in the morning, when Kate herself superintended the dusting operations, and made it her care that none of the papers should be disturbed.

Mr. Melliship entered his room, and turned up his lamp. Sitting down before the fire, he opened the book he had been reading, and read over again the story of Lord Castlereagh's suicide. As he read, his face grew haggard, and his cheeks pinched.

Then he pushed the book from him with a sigh, and opened a cellaret at his elbow, whence he drew, with a little hesitation of manner, a bottle of brandy and a glass. As he was taking out the cork, he heard Frank's footstep in the passage. He had just time to put back the bottle, and to resume his seat, when Frank's knock at the door was followed by his entrance.

"Come in, my boy," said Mr. Melliship, "come in. You find me very busy."

"I am come to be of use, sir."

"That, Frank, you cannot be to-night. And so,

if that is all, and I cannot help you, leave me to silence and work."

"But you are not well, my dear father."

"I am not, Frank," he said, sadly.

"Will you see a doctor to-morrow?"

"I have seen Dr. Kerby to-day; and he prescribes what I hope you will help me very soon to take—a long holiday. But I cannot begin it just yet. And so, good-night, my dear son."

With that explanation—something, at least—Frank retired. As soon as his footsteps had reached the end of the passage, Mr. Mellishipdrew out the brandy bottle again, and filled his glass. As he held it to the light, a look of weariness came across his face. He put it down untasted.

"What is the good?" he muttered. "It brings stupefaction; but what is the use of stupefaction? It brings hope; but what is the use of hope? It paints the future bright, when the future is all black and gloomy. Good God! can I not find strength enough to meet my fate? At least, let me do what I can, and write to the accursed man who pulls these strings that are strangling me."

He sat down to the table, and took his pen.

"My Dear Mortiboy.—It is in your power to relieve me of all my embarrassments, or to—"

And here he stopped—because between his eyes and the paper on which he was writing there seemed to fall a cloud, and his brain was turned. His face dropped into his hands, and he groaned aloud. The clock ticked on, but he sat there motionless. Presently, he lifted his head, with a heavy sigh, and looked round furtively. What was it he saw, that on his brow there stood beads of perspiration, that his cheeks were blanched with terror, that his eyes were starting from his head.

The table at which he wrote was in the centre of the room: his back to the fire. He sat on one of those wooden chairs which revolve without the trouble of lifting them. As he turned, and looked straight forwards, there was the fire burning brightly and cheerily; there was the mantelshelf, with all its dainty decorations, and above it the large oil painting of his children at four years and six—of Kate and Frank.

Was there nothing else? To us, had we been there, there was nothing. Thus, as the harmless rustic passed the pool where Diana and her nymphs were bathing, he saw nothing, because nothing was to be seen. Presently, Actæon comes along, and with the glimpse of that other world he loses his perception of the present. So, too, when the

Arcadian shepherd piped upon the mountain-side, the gods, Pan and the Dryads and the Fauns sported and revelled about him, and he neither heard nor saw. But to some luckless one—some dweller among cities, some poet whose brain is drunk already with the wine that he finds in the chambers of imagery—great Pan himself appears in all his terrors; and then the brain reels and totters, and the poor poet speaks never more coherent language.

So the banker, leaning forward, was face to face with an apparition from the other world.

"Woman," he cried, stretching out his hands in helpless agony—"dead woman—why do you haunt me?"

It was the woman he had gone to bury that very morning: Susan Mortiboy—his old playmate, his first love. She stood—or seemed to stand—before the portrait of his children, and held out her hands before the canvas, as if to protect them. A tall, thin figure, with a worn and sad face, full of the sweet and passionless tenderness which comes of a life spent wholly for others, and ignorant of that human love which makes, at one time in their lives, all women selfish who are loved.

"Why?" cried Mr. Melliship. "Why?"

Her lips, as he thought, moved; and, though no

sound came forth, to him she seemed to speak, but only echoed back the terror of his heart.

"The time of success is past—the time of ruin is at hand. Be strong to meet your fate."

"Strong!" he cried. "But how—but how?"

And then the bloodless lips parted again, and the words which were not uttered floated across his brain—

"Be strong to meet your fate!"

"Oh! Susan," he murmured, "do not mock me. This is now the second time. The first time was on the night you died, and then you told me what you tell me now. Great God of Heaven! have you nothing more to say? To be strong—to let the ruin come—to be able to do nothing—to smile and pretend to resignation! Yes—but what is that of avail to help my children? And to save my own honour? Show me a way! show me a way!"

The time for the help of saints has gone. Susan Mortiboy, a sainted and holy woman, had, it seemed to him, no advice to give; for the figure before his eyes was silent, still, and motionless. It spoke not; but it looked steadily in his face, while he gazed fixedly forwards, as one in a mesmeric trance.

And presently, as it seemed, the figure moved from the front of the fireplace to the side, and turned to the picture of the children, whither followed the eyes of their father. All the deep affection of his nature, all the keenness of his anxiety, all the bitterness of his terror, were concentrated in that gaze.

The features of the children faded away, and Mr. Melliship *looked through* the portrait again to see his own drawing-room. By the fire sat his wife, asleep over her work ; at the other end of the room his son and his daughter, talking in whispers. Oh, death!—oh, life!—oh, joy!—oh, sorrow!—so far apart, and yet together! The father, with his spectral guest, with his breast racked, and tortured, and torn : the son with his sister, but two rooms away, talking lightly of love, and hope and pleasure.

"Oh, Kate," whispered Frank, so that his mother should not hear, "if you knew how I love her."

"So do I," said Kate. "Not as you do, silly boy; because I know she is not an angel at all—not a bit more than I am."

"And do you really think she loves me?"

"Why, of course she does. I have seen it for months."

"But how—oh, Kate!—how could you have seen what I have hoped to tell you so long?"

"By ever so many little things—by signs and tokens—by things that men are too stupid to see. It must be a great misfortune to be a man," said Kate, sententiously.

"Not at all," replied her brother; "because if I were not a man I should not have fallen in love with Grace Heathcote, and you would not have had the pleasure of helping me in my difficulties."

"I don't believe you will have any difficulties, only you imagine obstacles that do not really exist. But I am not going to talk this nonsense any longer. Come, let us sing our duet, and then we will go to bed."

Stories are told of men who have heard conversations hundreds of miles away. They may be true or false; but here was Mr. Mellishipp hearing a whispered talk that took place under his own roof, only two rooms distant from him.

But as he listened and looked, a cloud floated over the picture, and it became once more the picture of two children playing.

The figure that turned its face towards him seemed to be weeping.

"Why," said the banker, "does all that I do or hope for turn to disappointment? You told me years ago, Susan, of my indolence, my vacillation, my love for making things pleasant, and smoothing over difficulties. You alone knew my nature, because you loved me, unworthy as I am. Yes, you loved me; and once I loved you. Would to God that you had been with me always—a protector from my evil genius, the best mother to my children that they or I could have had. And now you come, when the game of life is played, and I have lost, to mock me with words that mean nothing. Susan, is this well done?"

She pointed again at the picture.

He looked, and saw a very shabby, ill-furnished room. It was in a great city, for there was a never-ending rumbling of wheels outside; it was in a crowded part, because you could hear them passing and repassing beneath the window; it was in a poor part, because you could hear the cries of those who vended their wares and hawked their goods about the streets.

In the room, lying on an old horsehair sofa, was his wife. By her sat Kate—his golden-haired Kate,

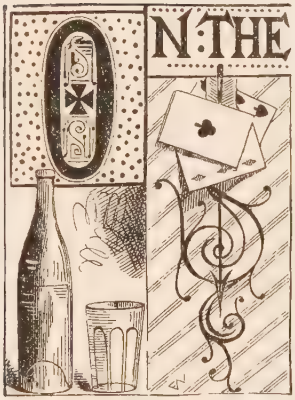
the darling of his heart, his softly nurtured and tenderly cherished daughter, in a worn black dress, in mourning—God of Heaven! for whom?—bathing her mother's temples with water. And in the window, catching the last light of a winter day, Frank, bending over some work.

"Be strong? But how? O, merciful Lord! must it come to this?"

The gray dawn of the February day breaks through the blind of Mr. Mellishipp's study, where the lamp has long since spent itself, and gone out. The light prowls round the room furtively. There is nothing in the room. It gets stronger, and looks again. There is a sitting figure in a chair. There is a painting over the mantelshelf, wherein two innocent children are laughing upon the white face that looks up on them: and there is nothing else. No figure of a dead woman, moving clay-cold lips, and parting the folds of a shroud to tell of coming danger; no voice from the grave; no phantom of a disordered brain; for the brain has passed through the troubled stage of disorder, and has settled down again into brightness. The brightness of insanity. Mr. Mellishipp is mad at last; and is waking again,

with all this night forgotten, and only one idea left to act upon. On the brink of ruin, which yet might have been averted if his brain were only clear, he has the delusion that he is rich—immeasurably rich!

CHAPTER THE FIFTH.



THURSDAY morning, Dick Mortiboy went up to town to see the "partner" of whom he had told his father. "Meet me," he wrote to him, "at Euston, in time for the two o'clock train." At ten minutes before two there arrived on the platform of the terminus a thin, slightly built man, who began pacing up and down, and irritably glancing every moment at his watch.

He was about forty years of age. His closely shaven cheeks were sallow and pale, save in the part where a beard should have been, and this was

of a blue-black. His hair—worn close and short—was black and straight. His features, at first sight, appeared to be delicately and clearly cut: looked at more closely, it seemed as if the lines, skilfully designed, had been roughly executed—much as an engraver spoils a drawing on the block. His eyes were small, bright, and set well back in the head. His lips were thin and mobile; and his chin was long, nearly straight, and very sharp. Now, persons with long straight chins are not unfrequently remarkable for tenacity and obstinacy. What constitutes a look of cruelty? I cannot define it. But Mr. Richard Mortiboy's partner and friend had it, distinctly and unmistakably.

Looking at him for the first time, a sort of shudder ran through you; and though after-acquaintance might remove the dislike of first thoughts, a secret suspicion was always awakened in men's minds whenever the name of Alcide Lafleur was mentioned. Not in Dick's, it is true, because Dick had not a sensitive nature. He was one of that numerous tribe of mankind who are physically strong, and intellectually self-reliant and clear-sighted. It belongs to a timid nature to take fright at the sight of a stranger—to see intuitively a certain friend in one man, and a certain enemy in

another: to open out, like a sensitive plant, in presence of the first; to shut up and shrink, as the plant folds up its leaves and bends back its fibres recoiling, at the contact of the other.

M. Alcide Lafleur was irreproachably dressed, in a dark gray suit and black coat. His appearance proclaimed him a foreigner; but when he addressed one of the guards, his accent was perfectly pure, and his English that of a well-educated gentleman — English, say, a little better than that we hear in the drawing-rooms of London: such as an American of the highest class talks.

The train came in true to time, and among the first to step out was Dick Mortiboy. The partners shook hands, and walked out of the station, taking a Hansom which passed along the road.

"Never take a cab from a station," said Dick, with the air of a man who propounds a new maxim in philosophy, "unless you want all the world to know where you are going."

"Where are we going?" asked his companion.

"Anywhere you like, my dear Lafleur, provided we have a quiet place to ourselves, and a talk. I've got a devil of a lot to say."

Lafleur shouted to the cabman through the trap,

and in a few minutes they were deposited on the pavement of Greek Street, Soho.

"A quiet house," said Lafleur, leading Richard into it—"a house where donkeys of conspirators meet and devise schemes which never come to anything, for the upsetting of the world. I use it sometimes."

"Are you turned politician and Republican?"

"Yes, to get their secrets, such as they are: poor things, when you know them all. But come in."

The house was externally the modest establishment of a blanchisseuse. Two or three Frenchwomen in clean, white caps, and faces which looked almost as clean and white, were ironing and folding before the window. One looked up as they entered.

"Tiens!—it is you, M. Lafleur. And monsieur is your friend?"

"It is I, madame," returned Lafleur, taking off his hat. "And monsieur is my friend."

"And charmed," said Dick, in French, "to make the acquaintance of madame."

"Let us have a room, madame, and a fire, and a bottle of brandy, and—and—"

"And a beefsteak and a pot of stout, and a pack of cards," said Dick.

"You shall have them all, messieurs. Follow me, if you please."

She took them upstairs to a back room on the first floor, which looked out cheerfully on an old churchyard: a very pauper among churchyards—so green and grimy were the tombstones that should have been white, so black and bare the ground that should have been grass. Dick looked out and laughed.

"Here," he said, "is a lively and desirable locality to choose for one's own bed-room."

"Eh? What does it matter? I would as soon sleep in a churchyard as in an hotel."

"We have slept in one, my dear friend, not so very long ago, without experiencing any harm."

Lafleur laughed—an uneasy, unpleasant laugh. It was this coarse-minded Englishman's chief fault that he was always making some reference to former unpleasantness.

Madame brought them, with a beaming face, a huge beefsteak from an adjoining eating-house, with the other luxuries they had called for; and, after putting them on the round table in the middle of the room, added, quite as a matter of course, and as if it were as much an accessory to the table as a

saltcellar, an inkstand, pens, and a few sheets of paper.

Then she lingered for a moment, gazing admiringly at the stalwart Dick—the handsomest conspirator she had ever entertained in her hotbed of treason.

"Monsieur brings good news?" she asked.

Dick looked at her, somewhat puzzled. But Lafleur answered for him—

"Good, madame, but secret."

"I understand," she said. "I wish you success."

Then she retired, shutting the door carefully, and making as much noise as possible in going downstairs, in order to show that she was not listening outside.

"She thinks you are a messenger from the International somewhere or other," said Lafleur, carelessly. "Let us get to business."

"Let us get to dinner," said Dick. "Good Lord, how hungry I am! Do you remember—"

"No, I do not. I remember nothing of the past. I wish you did not."

Dick laughed, and sat down to the table.

"Have some steak, Lafleur. No place like England for beefsteaks. Eat, my friend—eat: that will refresh your memory of many things."

"Tell me how you are getting on," said his friend, taking a small piece.

"In the first place, I'm nearly starved."

"That I see," returned Lafleur.

"The old man is the same as ever, but shakier than he was. And now, attend carefully, because this will change all our plans. He has not only forgiven and forgotten, as he says, but he believes everything I tell him. And he is going to be guided by all I advise, if only I play the cards well."

"Did you say anything about the mines?"

"He won't listen to the mines."

"Did you tell him about the sunken treasure?"

"I tried it on last night; but he didn't rise as I could have wished. The fact is, Lafleur— Do have some more steak. No? Then I'll finish it."

He finished the steak before he finished his sentence. Then he pushed back his plate, drained the pewter too; and turning his chair to the fire, pulled out a pipe, filled it, and lighted it.

"My father always has his meals in the kitchen," he observed. "It is a delightful custom. So do I. We sit opposite to each other; and the old woman cuts the meat. The governor only eats a plateful, if it's hot; or a slice on a piece of bread, if it's cold,

I do the same. I tell him it reminds me of my camp life, and that I like it. Queer, isn't it? And he believes me!"

Then he began to smoke his pipe.

"You forget my impatience, my dear Richard," said Lafleur, softly.

"No, I don't. At night we sit opposite to each other, and I smoke my pipe, and tell him of my partner's skill and prudence; how we managed to get money; and how we've been hoarding it, and saving it, and grinding and screwing, to get more."

"Aha!" said Lafleur with a smile.

"Very well, sir. All this is to lay a foundation, and was exactly what we agreed upon. But, you see, the old man believes the tales to such an incredible extent, that we can do better; or, at all events, I can do better."

"What are you going to do? Dick, you're not going to throw me over, are you?" asked Lafleur, leaning forward eagerly.

"I think I am," returned the other, coolly. "Look here. I come home with you. We've got our little pot. It is agreed that we shall make it out to be a great deal bigger than it his. I am to go down, like the Prodigal Son, to the old man: I

am to say to him, 'Father, I'm truly penitent for what I did.'"

"What did you do?" asked Lafleur.

"That's nothing to do with you, my Alcide. I am to repent and weep, and tell him that nothing but filial love brings me home again; that, and a desire to show him with my own hands what I have done. Very well. I am then to put into his hands the documents of partnership, and tell him all about the cotton. Eh? And then I am to propose to him a mortgage of our valuable estates, or a loan, or some means by which we can raise five thousand pounds, of which you are to have half. Is all that correct?"

"It is. Five thousand will do it."

"You are quite sure of your system?"

"Sure, Dick! Am I sure? What made our last pot?"

"Your system."

"What kept us afloat at San Francisco?"

"Your system, still."

"Then you ask if I am sure!" said Lafleur, flushing to the eyes. "Dick, if I only had a dollar in the world, and was certain that I should never make another, I'd lump it all on my system. Give me only five thousand pounds, I'll break any bank

in Europe; and then go to America, and break any bank there. And then we'll share the spoil!"

"Very well," said Dick, coolly. "Now, I tell you what I'm going to do. I'll buy, and take to Market Basing to-morrow, all the things we agreed upon, and show them to the governor. But after that, I'm going on another tack. I'm going to see if I can't stay there, and get more than a paltry five thousand. I'm going—don't you perceive?—to be a support to my father's failing age, my friend."

"Ah!" said Lafleur, in a tone which might mean a great deal.

"Yes. And I may possibly make him see that things will be carried on better with me than without me. But give me three months."

"And meantime?"

"I am quite certain, Lafleur—quite certain: you know me?—that I can get you the money, one way or the other."

"One way or the other?"

Lafleur looked meaningly in his friend's face.

"Yes," said Dick, with a firm setting of his eyebrows. "It can be done, and I can do it. In three months' time you shall have your five thousand and I shall either be a rich man, or else—"

"Else what?"

"Still a member of the firm of Lafleur, Roaring Dick, and Co., formerly respectable traders in San Francisco, New Orleans, the city of Cairo, and other places in the United States, and elsewhere in this populous and little-witted globe."

"I can live very well for three months," said Lafleur meditatively. "There is not much to be done, it is true. But there is something. I know a place or two already. And I still have a thousand left."

"You mean *we* have a thousand."

"Of course—of course."

"It is just as well, my partner, to be accurate. In this particular juncture it makes a little difference, because I want half of it to take back to Market Basing."

"What are you going to do with it there?"

"Don't you understand? I have seen my partner. He hands me a cheque on account. It is my share of the profits of one venture. Eh? And my partner is going to sail directly, to look after this year's crops."

Lafleur nodded.

"Where's the money?" asked Dick.

"In the bank. You must wait till to-morrow. Very respectable thing to have a banker's account, you know."

"Then, let us go and buy the things we want; and, after that, we'll have a pleasant evening. Where am I to sleep?"

"Here, if you like. Madame often makes up beds for her conspirators. You are not suspicious?"

"My dear Lafleur, when was I ever suspicious? Besides, look here."

He half opened his waistcoat. In a pocket on either side, were two handles: one straight—that appertained to a bowie-knife; the other rounded—that belonged to a six-shooter.

"You stick to old friends, then?"

"All old friends. My knife, and my pistol, and my Lafleur. But come, while we have daylight."

It was a singular collection of things that they brought home that night; and Dick spread them out on the table with an air of great triumph.

"Here's the cotton: the raw material out of which we make our great profits. Here's a photograph of the plantation. Looks devilish like, doesn't it. Here is the dark-skinned but impressionable and intelligent African; free, contented, and happy: hoeing with all the zeal and energy of a British pauper, all for love of Lafleur, Roaring Dick, and Company. Here are the feathers presented me by the Queen of Madagascar, and a map of the

estate—wants a little touching up with a pen and ink—which her Majesty gave me. Here is my nugget, which I picked up in California—that's no lie, at any rate !—and was so virtuous as to resist the temptation of staying to pick up more : because I preferred a life of steady industry and religion to one of unsettled aims, uncertain prospects, in some wild spot, perhaps far away from any place of worship."

"Is the old man religious ?"

"No," said Dick. "I forgot that. But somebody else is sure to be religious. Only I must be careful not to draw the long bow too much. Well, have I got everything I want ? The bowie-knife used by the wicked Yankee."

"Have you got the rough plan showing where the sunken treasure is ?"

"Here it is. The same that the honest old bo's'n gave me, the day I relieved his wants out of my slender stock."

"I say, Dick. Be mild. Yours is a very lively imagination."

"And here is a bit of silver ore from that mine which you and I know of, up in the Mexican mountains, which no one else knows of, and which we can get for a mere song. I've got them all. And now,

Lafleur, here's the brandy, and here are the cards, and let us have a game. Upon my word, I don't think there's a single soul in all Market Basing that knows the game of euchre. The usual stake, I suppose?"

Each friend laid a small handful of gold on the table, and began. It was a curious feature about their play, that each kept an eye on his own, and one on the other's hand. Moreover, there was a sort of ostentation of integrity about them, as they sat with their hands well forward upon the table, and their cuffs pulled back, and shuffled, dealt, and cut in a manner which seemed to say, "You see how honest and simple I am?"

After playing till twelve, Lafleur rose—he had been winning slightly—and put on his hat. It was characteristic of the man that, though he had drunk nearly half the bottle of brandy to his own share his face was as pale and his manner as quiet as before.

"Must you go? Then I will meet you at the bank to-morrow, and draw the money. Send up that Frenchwoman, will you?"

Madame came up. M. Lafleur had spoken about the room. It was in readiness. Would monsieur step upstairs?

Madame was a bright little body of about five and twenty, not uncomely in features, and clean of appearance. So Dick—who had an eye for beauty—invited her to sit down, compounded her a glass of brandy and water, and entertained her by a few descriptions — drawn from that boundless storehouse, his own imagination—of Eastern scenes, and the places he had seen. And after an hour's relaxation, he went to his bed-room.

There was neither lock nor bolt on it, and Dick noticed, with a little suspicion, that it opened outwards. This gave him no means of protection at all, and he carried about with him a largish sum in valuables and money. But he was a man of boundless resource. He drew a piece of string from his pocket, undressed, tied one end to his great toe, and the other to the handle of the door. Then he placed his pistol and knife under the pillow, and got into bed.

"Ho! ho!" he laughed. "If they open the door—"

CHAPTER THE SIXTH.

IT is the duty of the historian, painful though it sometimes be, to preserve impartiality in the description of his characters; neither, on the one hand, to be so far blinded by admiration of a hero's virtues as to forget his faults; nor, on the other, to visit his errors with so heavy a displeasure that any gleams of virtue may be quite overlooked and forgotten. In obedience to this rule, it is incumbent upon me to state plainly, what has already been intimated, that Richard Mortiboy the younger was by no means the manner of man that he wished to appear in the eyes of his confiding father. There was no cotton estate; there were no mines; there was no sunken treasure; there was nothing but a pocketful of money, gotten together by various

shifts and devices more than questionable. And right in the unsuspecting heart of Market Basing—as innocent a town as any in the guileless realm of England—there had dropped, though not from Heaven, one of the most unscrupulous, crafty, and thorough-going rascals that might be found in a long day's march: even by Ariel the rapid.

We, who write history, would fain have all our characters virtuous. How sweet and easy-flowing would be the years; how quiet and gentle the conversations; how empty of pity and terror the lives; and, oh! how bereft of interest would be our books! For when the villain ceases out of the land, and the voice of the tyrant is heard no more, history will cease too; because there will be nothing left to chronicle but the wooing of turtles. "The purpose for which snakes was built," writes an American natural philosopher, "is not yet explored." But here is doubtless one reason why rogues and rascals were constructed, and why villainy and roguery are allowed to prosper: to furnish material wherewith the historian is enabled to point his moral and adorn his tale.

It was now twelve years since a certain cold,

wild night in November, when, about nine o'clock, Mr. Mortiboy, senior, followed by his son—then a tall stripling of eighteen—walked down that dark passage in the house which we know, and opened the door. The wind blew in, and the rain was pouring down. The father was trembling with passion: the son cold and stolid. Mr. Mortiboy pointed to the darkness, and said, in constrained, hard tones—

"Go. Darken my doors no more. You are no longer my son."

The son said nothing; but looked up and down the street, as if inspecting the state of the weather before taking a walk.

"Go," repeated his father.

"One may as well first put on a great coat, on a night like this," returned the boy, coolly. "Had you not better shut the door, father, for fear of catching cold, while I delay you for one minute?'

His father took no notice, but stood steadfastly gazing at him. The young man, taking his time to get comfortably into the great coat, selected his umbrella from the stand, and put on his hat. Then he took out his purse, and looked at it.

"You must give me some money," he said.

"Write to me from London, and I will tell you

what I will do for you. Now, go. Your aunt shall not know why."

Two days later, a letter came from London, containing nothing but young Mortiboy's address. To this the father replied by a ten pound note, without a word of forgiveness or of blame; and from this time all correspondence had ceased, and Dick Mortiboy's name was no more mentioned in his father's house.

It was understood vaguely that he had "done something."

The young man, with his ten pound note, and five or six pounds besides, which he got by selling his watch and chain, went to the docks, and looked for a ship about to sail—whither he cared not. What he wanted—for very special and cogent reasons of his own—was to get away at once, and never to come back again at all.

He found one clearing out, with her cargo on board, her papers ready, bound for Palmiste Island, and going to sail the very next day. He took a second-class passage for ten pounds; getting a half-promise from the purser that, if he made himself useful on the voyage, he might have some of the ten pounds returned on their arrival. And a few days afterwards, young Mortiboy was sailing merrily

across the Bay of Biscay, his cares all thrown to the winds, delighted at the prospect of seeing the world, and getting away from the difficulties and debts which had driven him to—convey, the wise call it—imitate his father's signature so carefully, with all its dots and flourishes, that not even the bank clerks could tell that it was not the genuine autograph of Ready-money Mortiboy.

He did more than make himself useful to the purser—he did all his work for him ; and that so easily, lightly, and well, that the ship's books were never better kept. The purser showed his gratitude. He not only bestowed a daily ration of grog upon him—which was really a delicate attention—but he persuaded the skipper to enter him on the books as purser's clerk ; to give him back his passage money ; and when the ship, after her three months' voyage, was tugged into the harbour of Port Dauphin, in the Island of Palmiste, to present him with a trifle besides, by way of acknowledgment. And then, when Dick had refused an offer to be taken back again in the same ship, still as clerk, his patron sent him to a business house in the town, with a recommendation to the effect that Mr. Mellon—as Dick called himself—was a young man of excellent business habits, and respectable

connexions. The latter clause, being put in as likely to help, was certainly not a greater untruth—although the purser knew nothing whatever about his relatives—than is told a thousand times a-day by people who write testimonials alike for the deserving and the undeserving poor.

The recommendation was accepted as sufficient; and Dick found himself on what seemed to him—he had never before drawn more than a pound a week—a princely salary of one hundred and fifty pounds a year, in one of the best business houses of Port Dauphin. His hours were not long; and he had his day, after four o'clock, entirely to himself. Now, this was the unfortunate part of it. From four o'clock to six—that is to say, in the cool of the evening—one might stroll under the trees; one might climb the hills—though this was hot work—or one might sit and do nothing. At six, just as the sun went down, came the table d'hôte, which brought you well on to seven. And here, Dick—whose income was not much more than enough to find his breakfast and dinner, and pay the rent of the little wooden box he slept in, for which he paid a pound a month—ought to have ended his day, and gone home to bed. Unfortunately, there was a billiard-room in the hotel, and he found it plea-

santer to smoke his cigar—cigars, even at a half-penny a-piece, the current price in Palmiste, mount up—than to go home to his dreary room, and go to bed. Added to which, the younger Mortiboy had the eye of a Roberts for billiards. So he used to play, and to make his little pot every night. Then the descent of Avernus, which had been checked by the voyage out, began over again. For to billiards was speedily added brandy and soda; and not unfrequently, as the weeks passed on, a little game at écarté, where his winnings at billiards were generally transferred to his opponents' pockets. Presently, these proceedings coming to the ears of his employers—respectable and, considering all things, even God-fearing merchants—it was not astonishing that Mr. Mellon received one morning a polite, but firm, intimation that his services would not be required after the end of the current month. But Dick again fell on his feet. In Palmiste are coffee and sugar estates. And among the planters who sold their sugar to Dick's employers was an old Englishman, who had been struck by Dick's handsome face and his frank manner. Learning that he was without employment, he offered him a place on his own estate, where his sole business would be to pay the coolies

engaged for the canes, look after their rations, and keep the accounts. And he bargained to give him, over and above a house and allowances, fifteen pounds a month in hard cash. Dick accepted the offer with joy, and went down to the Hautbois estate with the delight of a schoolboy. For it was characteristic of this young man, that no sooner was he out of a scrape than all his good spirits returned to him.

For some months all went well. Hautbois was at the other side of the island, some forty miles from the town of Port Dauphin. There were no billiards, no écarté, and no loafers about hotel verandahs ready to propose or to accept a brandy and soda, on the slightest possible pretext. It is true that there was no society ; but he had work during the day, and was sufficiently tired at night to go to bed with pleasure at nine o'clock. Hautbois stood ten miles away from any other house : an estate cut out of the virgin forest, which here sloped down to the very sea shore, until it merged into the mangroves, where they grew standing thickly together, with their unwholesome leaves, and their long, slimy roots—the nursing places and cradles of the young sharks, who disported themselves about the tendrils in the shallow water in all

the innocence of childhood. Round the estate lay the deep, silent woods, where there were no birds, because the monkeys ate the eggs, or the hurricanes blew the nests away out to sea. Away in the glades, you came upon deer that were only frightened at the sight of man for twelve weeks in the year, during the shooting season—a periodical time of misery, whose approach they yearly expected with terror, and saw themselves safely passed through with a lively gratitude. Wild and fearful beasts there are none in Palmiste. Unlike most of the other West Indian Islands, it has no snakes; and, with the exception of a centipede or so, a big spider of ferocious and bloodthirsty build, and a few scorpions, there is nothing in all Palmiste to scare a girl. To the north rose the mountains, tall and wooded. And over all these lay the bright, soft blue, never hidden by fog, seldom by cloud, with a warmth which got into the bones, and made one lazy and thoughtful, and inclined for rest: an air which makes men good, because it is too much trouble to be anything else. Here for a while Dick was happy. Mr. Oswald, his employer, asked him to dinner; talked about England, and the old days when he was a young man, and George the Third was King; told old stories of his Oxford

life, and of the princes, and their wild doings; and surrounded the young man with a pure and peaceful atmosphere, which made him for awhile look back on his past with shame and regret. And then old Mrs. Oswald took a fancy to him; made him come and talk to her when her husband was up in town: inquired into the condition of his wardrobe. This was scanty: Mr. Oswald made it plentiful; saw that his little house was properly furnished, and made comfortable for him: and instructed him in the best way of dealing with his Indians.

His duties took up about three hours in the day. Then he would go over to the mill, and watch the sugar-making. By degrees he grew expert at this, as in anything which he took up; and Mr. Oswald added another five pounds a month to his salary, and made him one of the mill superintendents. On Saturday he had to overlook the distribution of rations to the men. On these days, there was a great scene round the storehouse over which he presided—as the Indians came, accompanied by their wives and children, to receive the weekly dole of rice, and grain, and salt fish. It was then that Dick—who loved nothing so well as to command and administer—was in all his pride. He learned to talk Hindustani, and achieved a reputation

—easy enough, but not entirely without its merits —of being able to swear as hard as any coolie of them all in his own tongue.

Dick ruled them with a rod of iron.

Standing over his stores and his accounts, with his long, thin figure, his flashing eye, his ready hand—which many an Indian remembered as being heavier than most of those he had encountered—and—above all, his ready tongue, he was at once the terror and the admiration of the shrinking crowd which gathered round him, and received, in such silence as was compatible with their stage of civilization, the weekly allowances.

So Dick's days passed pleasantly away, and the memory of the past troubled him little. Came presently the hunting season, when Mr. Oswald gave his great parties. To these the young accountant was asked, and discovered other talents. For the eye which had been chiefly trained at a billiard-table was found the truest of any with a rifle, and most of the honours of the hunt fell to young Mellon, of Hautbois estate. He could ride, too, because he belonged to a riding country, and many were the mounts he had got as a boy from his cousin Heathcote or his uncle, Mr. Melliship. So it came about that, in spite of his inferior position

—one generally held by mulattoes of the island—young Mellon began to be known as a gentleman of a station not contemptible, and manners which belonged to a higher grade. And since no one is satisfied to recognise a man as a friend till a coherent and intelligible story of at least ten years of antecedents has been made out about him, it was whispered abroad that young Mellon was one who had quarrelled with his father, a man of colossal fortune, and had run away. This was spread abroad so industriously that it ended by being received as gospel, and Dick found all doors open to him.

No harm was done so long as he remained at Hautbois, or only went about to the neighbouring estates. In these visits, he made the acquaintance of the young ladies, who led lives as dull as ditch-water in their secluded homes, and were delighted to get some one, if only an employé on an estate, to talk to. And such an employé!—a mysterious stranger with the manners of a nobleman; a tall and graceful youth of twenty, with all the beauty of a hero of romance, all the possible passion which lay undoubtedly hidden under black curls and splendid eyes, and a little dark moustache, and a cheek which had hardly yet forgotten how to

blush. And so the fame of him went up even to the great and important city of Port Dauphin ; and when the races came, and the Governor gave his ball, and the garrison theirs, and the bachelors theirs, and there were dinners every day, and dances when there were no balls, interest was used to get Mr. Mellon cards of invitation ; and he, too, with Mr. and Mrs. Oswald, went up to town to enjoy himself.

We cannot, historians though we are, linger over this most fatal week. Dick had been six months with Mr. Oswald. It is easy, therefore, to calculate how much money he had saved, at the rate of about ten pounds a month. With this in his pocket, he took a chamber at the hotel for the week of the races, and prepared to be happy. Everybody liked him : the young ladies because he was young and handsome, and danced well, and looked like a chevalier ; the men because he was never ill-natured, never in the way, never in the least snobbish—a thing which could not always be said of the Palmiste bachelors—and because he would sit up all night, sing a good song, and play a game at cards when the dancing was over. This little game of cards it was that brought him to grief ; for Dick went back at the end of his week with a sorrowful

heart, and fifty pounds to pay in the course of the next month—a debt of honour. He was profoundly miserable. Among all his acquaintances, he had not one friend ; there was not a soul in all Palmiste to whom he could have gone for the loan of a ten pound note, except old Mrs. Oswald. If only the young man had poured out his troubles to her, all would have been well with him. For the heart of the childless old lady yearned to the bright and handsome lad, who might have been her own son, and who looked so innocent and happy.

But Dick had already plucked the fatal apple which brings man to grief. That is, he had passed the portal which leads from innocence to guilt ; and having passed through it once, found little difficulty in going through again. Ce n'est que le premier pas qui coute : the bravo who can number his hundred murders has almost forgotten the terrible heart-sickness that came upon him when he committed the first.

In the month the debts were paid, and Dick freed from all his difficulties. He went on with his duties, but he looked pale and harassed. Mrs. Oswald used to ask him if he were ill, and made him dine at the house oftener—thinking, in her kindness, that he wanted society. And her husband

offered him a holiday at Port Dauphin for a fortnight, if that would do him good. But Dick shook his head, tried to look pleased, and declined.

Thus two or three months passed away. One day Mr. Oswald received a letter, which he read with perplexity. He had his horses put in at once, and drove away to town. Mr. Oswald did not come back that night. That was nothing unusual. But he came the next day accompanied by two men whom Dick knew, when he saw them, to be inspectors of police. As the carriage drove up, he was crossing the open space between the mill and his own cottage. Why did he stop, and turn as if for flight ; and then, trembling in all his limbs, seem to lose in a moment all his pride and manliness, and crouch together as he continued his walk ?

Mr. Oswald called him. The old gentleman was perfectly haggard with anxiety and terror. To look at him, you would have thought that he was himself the criminal whom the officers came to look for.

Dick tried to pull himself together. He succeeded to a small extent, and advanced with a conscious swagger to the verandah where his employer was standing.

"Mr. Mellon," said Mr. Oswald, "a very painful

thing has happened. Some person has forged an order to a cheque for fifty pounds, and the money has been paid. The forged cheque has been placed by the bank in the hands of the Crown Solicitor, and they—they—say it is you." He cleared his throat.

"Of course, I am quite certain it is a mistake."

"Quite, sir," said Dick, with a nervous twitching at the mouth. "These gentlemen—"

He looked at the inspectors.

"We have to arrest you, Mr. Mellon."

"Oh! May I have a word with you, Mr. Oswald?"

The inspectors, in reply to a look of interrogation from the old planter, nodded; and Mr. Oswald led his clerk into the dining-room. As they came in at one door, Mrs. Oswald entered at another. Dick did not see her.

"I do not want to waste your time, sir," he said. "You have been very kind to me—more than kind; but the thing is true."

"What thing?" asked Mrs. Oswald.

"I am arrested for forging a cheque. It is quite true. I did it. You will not tell them in the court what I have told you, I am certain, Mr. Oswald. I gambled during the race week, and lost all I had, and fifty pounds besides. How was I to pay it?"

"Why did you not ask me?" cried Mrs. Oswald. "Oh! my boy, why did you not ask me?"

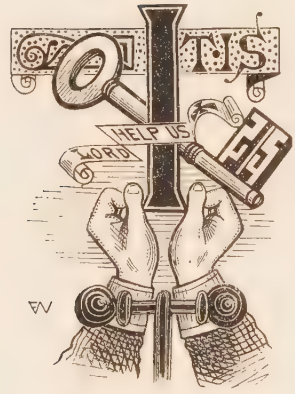
"I wish I had," said Dick, ruefully.

"If you must forge some one's name," said Mr. Oswald, almost weeping, "why, in Heaven's name, why not have forged mine?"

"I wish I had," said Dick, looking at him with real emotion. "I wish to God I had!"

And while Mrs. Oswald cried and lamented, and the worthy old man, her husband, sat mournfully with his head in his hands, the young fellow went off with his captors, to be locked up in the gaol of Port Dauphin. One touch of compunction—the only one for many years—visited his heart when he saw the grief of the good old couple.

CHAPTER THE SEVENTH.



IT is NOT a pleasant thing, apart from the shame which every one feels, except the true philosopher, to be clapped into prison in any climate; but it must be most unpleasant of all under a tropical sun. The absence of fresh and free air, and the deprivation of those small comforts which alone make life in Palmiste tolerable, are of themselves enough to make a weak man commit suicide, and a strong man go mad. Poor Dick sat, the first night of his confinement, on the stone couch

which did duty for a bed in his cell, mournfully thinking over his chances; and speculating—for the case was far too clear to admit of any hope of acquittal—how long a term of imprisonment he would be likely to have. Then, with the elasticity of youth, he went on to speculate, further, what he should do when he got out. And presently, wearied with so much thinking, he lay back upon his grass mat and went to sleep till the sun rose, and shining in at his barred window, awakened him. He started up, and instead of his little room at Hautbois, made neat and comfortable by the care of Mrs. Oswald, he found himself in a white-washed cell, with a stone floor, and iron bars instead of green jalousies. The window looked into the courtyard of the prison, where some miserable Indians, prisoners, were huddled together, waiting for the guards who were to take them to work. Presently his door opened, and a mulatto turnkey appeared—a fat, merry-looking rascal — who gave him the usual instructions as to the rules of the cell, and let him know that he was to be brought before the magistrate that morning.

Perhaps, in Dick Mortiboy's whole life—which was chequered enough, and had its banyan days—there was but one recollection to which he turned

as seldom as he could, only one which caused him bitter shame and pain even to think of. It was the recollection of the dismal and degraded procession —of which he formed one—that filed out from the prison doors, and was marched solemnly down the street, coram populo, to the magistrate's court. It was headed by a brace of weeping Indians, charged with burglary and attempt to murder—they shed tears as they went, and howled their innocence ; then three or four men who had been drunk and disorderly—these were the most shamefaced of the lot ; then a negro, who pretended to laugh at the absurdity of the charge against him—he had been stealing ducks ; then Dick—the bright, handsome young Englishman—walking along, red with shame and misery, with this crew ; then a Chinaman, against whom something unlawful connected with other people's pork was alleged—He wore a surprised countenance, as one who should say, "Dear me ! this is very singular—very singular, indeed ! What can be the motive of this ?" Then half a dozen more Indians ; and then the procession was closed by two policemen. A long string passed down the file, which every man had to hold with one hand. The Indian is quite contented so long as he keeps his fingers closed on the string, and

considers himself laden with fetters. If he is driven along loose, he runs away, multivious.

That dreary day! Many of his acquaintances—including the man for whom he had forged the cheque, who was the principal witness—were in the court; and not one—not one of all the men with whom he had lived and drunk and sung—seemed to have a kind or pitying look. Dick tried to steel his heart, ineffectually against the shame. It was bruised and seared by this day's misery, and it was long before it became again as it had been once—soft, relenting, charitable. Have you not noticed that criminals appear to have no sense at all of moral culpability? It is because circumstances, as well as repetition, deaden the feeling of remorse. Thus, when Dick forged his father's name, in the first place, the consequences were sharp and decisive; secondly, they were not accompanied by any public shame; thirdly, he was in dire straits in the town, and only too glad to get out of Market Basing; and lastly, his father had always restricted his pleasures, and cut down his allowances to the merest pittance; so that he hated his home, and left it with delight. Now it was different: he had a chance in life, and he threw it away. He made friends, and he lost them. He

got a certain sort of position, and he put himself out of it by his own act and deed. It is the public consequence of a crime that causes the remorse and agony of the sinner; not those hidden consequences which are unseen, yet, perhaps, more retributive, because they sear the heart, and paralyse the will.

The day came to an end at last, and the procession was re-formed to return—Dick being fully committed for trial at the next sessions, now some two months off. They pushed him into his cell, gave him his dinner, and left him to his meditations.

There are only occasionally in Palmiste prisoners of any social grade or rank above that of merchant-sailor, or Indian coolie; but at this moment there was another prisoner also awaiting his trial—a young Frenchman, some few years older than Dick. At stated hours the prisoners were allowed to walk in the courtyard, between which and the main entrance was a strongly locked gate, opening into a sort of barrack-room, where policemen and guards were always about. There was also another entrance, by an iron door, never opened, which led into the chief gaoler's private house, and was designed as a means of getting into the prison

without going through the guard-room, in case of a disturbance ; and at the back of a court lay a large bare room open to it, which had been built for the prisoners as a place where they might work out of the sun when in-door work had to be done.

In this room, on the second day of his confinement, Dick, being released for his walk, saw a man sitting on the stone bench which ran round the four walls, and formed the only furniture. He started, for a moment changed colour, and half turned to escape ; only there was nowhere to go to, and he stopped. For the man he saw there was one of his old friends—a man who used to dine at the same table d'hôte with him in Port Dauphin. He was a young Frenchman of the colony—like himself, a merchant's clerk—and, like himself, a gambler : but Lafleur had already a reputation beyond his years. He was slightly built, and pale, with close black hair and a thick massive beard, like the Frenchmen of the South. Dick knew him chiefly as connected with a card story in which he figured as the principal actor. The quarrel had been made up by a duel, in which Lafleur's opponent gave information to the police, and the combat was stopped on the ground. But men looked shy on him after this affair, and even in Port Dauphin,

where public morality runs low, were chary of being seen much in his company.

The man started at the sound of Dick's step, and turned a haggard and careworn face to see who was coming. He rose, with a strange, constrained air, quite unusual to him, and half held out his hand.

"You are come to see me, Mellon? This is kind of you."

"I? No, by gad! You have come to see me. I am"—Dick turned red for a moment—"I am a prisoner."

"So am I," returned the other.

"You, too? What have you been doing?"

"They pretend that I murdered young Deschamps."

Dick involuntarily recoiled. Then he laughed, defiantly.

"They pretend I forged a cheque. Damn it!—they will pretend anything. Only, I say, Lafleur, you're in a worse scrape than I am."

"Bah!" said the Frenchman; "it is nothing. In the first place, it was a duel. I am innocent. And in the second—"

"Nonsense," said Dick. "What a fool you must have been."

"Well, there's no evidence."

Dick shrugged his shoulders, and sat down—glad enough to have a talk even with a murderer. It will be understood that prison discipline in Port Dauphin is lax.

The days passed on. Lafleur grew more anxious. Only his lawyer came to see him ; none of his own relations entering the prison. Mr. Oswald, got a lawyer, too, who came to see Dick from time to time. But his visits did not tend to make the young man more cheerful : his spirits sank every hour.

One day Lafleur looked, for the first time, bright and even hopeful.

"What is it ?" asked Dick. He felt particularly low that morning. "Hang it, man, if you were acquitted you couldn't look jollier."

"I see hope, my friend. I have a plan. We may escape yet."

"Don't see how."

"Listen."

He took Dick's arm, curiously, before he began to speak, and felt the biceps. Now, Dick was strong-limbed and muscular, besides being tall.

"My faith, my friend, if I had your strength—"

"Go on, man—go on."

Lafleur looked round. No one was in the court-yard except a couple of policemen, whose backs were turned. He drew a key from his pocket, and furtively showed it to Dick.

"It is the governor's own key—the key of the iron door."

Dick nodded, and said nothing.

"The mulatto gaoler got it for me. He is my father's son."

"Your brother?"

"Pardon me—I said my father's son. Now, listen. It depends on you. At six, we have to go up to our cells. Who always conducts us?"

"Pierre, your—your friend, and Smith."

"Just so. You will have to floor Smith. Pierre will be managed by me, without any trouble. It is all squared with him."

Dick looked thoughtful.

"Smith's a big man; but I think I can tackle him. Are we to wait till six? Oh! Lafleur—why did you tell me so soon?"

The day was interminable.

Slowly the leaden-footed hours crept away.

From two to five they were locked up.

At five they were let out for another breath of

fresh air; and Dick's heart beat fast as the hour approached.

The clock struck a quarter to six. The sun was already setting behind the mountains, and in a few minutes it would be dark.

Presently, making a great jingle with his keys, Smith, a ponderous Englishman of sixteen stone, followed by Pierre, came through the large gate. According to custom, he stopped to lock the door behind him, and leisurely crossed the yard to the work-room. Dick held himself at the inside of the door.

"Come," said Smith, standing at the door, "time's up. Where's Mr. Mellon?"

He was looking straight into the room, where Lafleur was standing, motionless and trembling.

"Here," cried Dick, striking him full in the temple with his fist. Smith reeled, and would have cried for help; but another blow, from the left, knocked him with his head against the corner of the stone bench, and he fell, senseless and bleeding.

He was stunned.

Lafleur rushed out, followed by Dick. They had forgotten to knock down poor Pierre, who waited stupidly: standing still, to be despached with such

a blow as had felled the gigantic Smith. To his astonishment, they had opened the little door, and were gone without giving him so much as a tap. Now, he had specially signified a strong desire to receive from his affectionate half-brother exactly the same treatment as that designed for Smith. They had disappointed him.

A single passage led through the governor's house to his garden in the front. There was no one there. They passed across, and stood without—for the moment, free.

Outside the door, in the road, but to the left of them, was a small knot of policemen and gaolers, idly talking and enjoying the cool breeze of the evening. Lafleur touched his companion lightly on the arm, and they stepped to the right. Another turn brought them to a bye-street. It was now quite dark—for there is no twilight in latitude 8°; and fortunately there was no moon.

"Where now?" asked Dick, breathlessly, wondering what was the use of liberty in a place where there was nowhere to hide.

"Follow me. It is all arranged. If only we can find the boat."

Dick began to understand a little; and they walked quickly along the narrow streets of the

Indian quarter, where they were little likely to meet Europeans who might know them.

They passed no one, a stray Indian or two excepted; and in ten minutes were out of the town and on the high road.

Here it ran across a bare and rocky plain, which stretched for a mile or so from the sea-shore. Lafleur led the way still, and now began to run. No one was ever on the plain, by day or night. They reached the shore. The sea was calm and smooth, save where, a quarter of a mile out, the breakers of the coral reef shone clear and bright as they rolled in, and formed their long, white crests like a fringe round the shore, or like a bulwark to protect the island they loved so well. But the two were in no mood for similes or sentiment.

"What the devil are we to do next?" said Dick.

"See this white post? It is a landmark. We are to keep in a line with this and the fort—"

"But I can't see the fort."

"I know the direction: it is exactly over there—and they will be off the reef. It is all arranged, I tell you. Can you swim?"

"Can I walk?"

"Then follow me."

It was low tide—the sea, as well as everything

else, seeming to favour them. They stepped into the water, keeping as well as they could in the line along which they had started. This was not easy, for it was quite dark. They slipped and fell. Now their feet would catch in a branch of coral. Now they would step upon a large sea slug—a bloated worm, two feet long—into whose miry body their heels would crush and sink, conveying a horrible sense of danger and misery; now a hole in the coral, and they would be up to their armpits. But they struggled on in silence, and at last stood close to the very edge of the reef, and peered eagerly into the darkness. The crash of the waves was all that they could hear. The white breakers rose higher than their heads, and they could see nothing beyond them. Worse, they could hear no sound of oars or oarsmen.

"Where are they?" cried Dick, almost breaking down at last. "Good God! have you brought me to this horrible place to look for a boat in darkness like this?"

"Better to die here than to be hanged. Remember it was you who killed Smith."

Dick said nothing: standing shivering in the water up to his middle.

For nearly half an hour—they thought it half

the night—they stood so: silent, washed by the waves. The tide was rising, and they would shortly have to choose between wading back or being drowned. But neither dared speak to the other.

Suddenly Dick caught Lafleur's arm.

"I hear voices!" he cried. "Shout, man, shout!"

Lafleur listened with a sort of sob. Suppose it should not be his boat! But, no—it was impossible that another boat should be off the reef in so desolate a place, and at such a time.

He shouted. There was no reply.

He shouted again; but in vain. Then Dick put his two hands to his mouth, and gave a cry that might have been—and I dare say was—heard on shore.

A hoarse sailor's call was the answer, followed by a shrill whistle. It sounded close at hand; but they could see nothing.

"All right," cried Lafleur. "Let us keep close together. Now!"

He plunged through the breakers and disappeared.

"Lord keep the sharks off!" thought Dick, and followed him.

Outside, a boat lay tossing in the roll of the Atlantic, the crew resting on their oars; all with their faces turned anxiously towards the shore. There

was a cry near them, and they turned a light in its direction. In two minutes they were alongside the escaped prisoners. Dick, who was the first, clambered in over the stern, and sat in the bottom shaking and trembling. Lafleur was more exhausted. He seized an oar, but had not strength enough to climb into the boat. They drew him over the side; and the next moment—for the lantern had been used to facilitate the business—a huge black fin showed for an instant above the water, and then disappeared.

"It's a shark," said the man at the elm.

"I touched him with my foot," said Dick, his voice soft and shaking. "Good God!—give me some brandy."

They gave him brandy, and he revived a little. Then they performed the same kind office for Lafleur.

The Frenchman pointed to Dick.

"He did it all," he gasped. "Without him I should never have succeeded. You must put him on board too.

The men murmured; but the helmsman stopped them.

"One man makes little difference. I will settle it with the captain."

Two miles from the reef, in the roadstead, lay a small schooner. The night was so dark that she could only be reached by her lights, and the men pulled unskilfully. But they got alongside at last; and the moment they touched, a rope was lowered.

"Captain," said the man at the helm, who seemed to be one holding authority, "there are two. You will hear from me at your port."

"Right, sir, right. Now then, gentlemen, quick's the word."

Dick clambered up. He touched the deck, and looked wildly round; for he almost thought it was all a dream.

The captain clapped him on the back.

"Come," said he, "this was bravely done. Where's the other?"

As Lafleur climbed the rope, the men in the boat shouted "Adieu," and pushed off.

The captain whistled, the sails of the schooner fell, and Dick felt her move. In half an hour they were in open sea, bound for the port of Havana.

The captain took them below, and showed them a small cabin, with a pair of bunks. He had, too, changes of clothing; and, though it was difficult to

fit a man of Dick's height, it was something to be dry, even with six inches of leg between boot and trouser.

"No one of the sailors," said the captain, "knows anything. We've only been in port two days, and none of them have been ashore except the cook, and he's deaf. Mr. Lafleur, you're welcome, for your father's sake. And you, young sir, for any sake you like, whatever you have done."

Dick shuddered. "What had he done?" The thought of the big turnkey, whose black blood he had seen oozing out upon the stones, struck cold at his heart.

He held out his hand to Lafleur, and said, with an emotion that had nothing simulated about it—

"You've rescued me from that infernal place, and you stood by me in the boat. I swear to you, Lafleur, by all that I can swear by, that I will stand by you till the last. If I can help you, I will help you. If I can defend you, I will defend you. If I can save you in any trouble, I will save you. If I have any money, you shall have half, and more. If I have any luck, you shall have half, and more. So help me God!"

Lafleur took his hand in his, and pressed it, and

said nothing. So was plighted between them the troth that made them partners for life.

Next day they were in the trade winds, bowling merrily along; for the schooner was as fast a vessel as any in those waters.

"Who were the men in the boats?" asked Dick, as they leaned over the taffrail, after breakfast, watching the flying fish and the porpoises.

"The man who held the rudder strings was my father; one of the others was my brother; the rest were my cousins. The whole thing was arranged by the lawyer, my cousin. Pierre got an impression of the key in wax, and made it himself. He's a clever locksmith. You see, it would hardly do to have a man in my position tried for murder—though it was a fair duel—and I knew they would do something for me, sooner or later."

"By Jove," said Dick, "you must be a devilish clever family. And suppose the shark had spoiled our little game! I wish I hadn't hit Smith so hard. He was a good fellow, after all. But it is deuced hard to regulate your stroke so as just to stun, and not to kill. It wants a lighter wrist than mine."

Smith, however, was not dead—he was only

stunned; and directly he came to himself, which was three minutes after the birds were flown, he staggered to his feet, and instantly collared Pierre, making a great roaring, because he felt too groggy on his feet to hold on long. Pierre lost his situation; and notwithstanding he made great protestation of his innocence, he was not observed to care very much about his démission, and applied his talents subsequently, with great success, to the trade of a locksmith. The last time I heard of Pierre, I was told that he had sent his two sons to England—one to be made a barrister, and the other a doctor. They were smart young fellows; and when they went back to Palmiste, refused to speak to their father because the poor man was coloured. Now this was ungrateful.

It would take me too long to follow the fortunes of Dick for the ten years which intervened between his escape from Palmiste and his return to England. He did, always with Lafleur and the captain, a little trade in black humanity, running in the fast-sailing schooner between Congo and some quiet creek in Cuba. And they never got caught. It was during this period that he grew his beard, and developed his former meagre proportions. Presently came the American war, and the game of

blockade-running began. By this time the captain, to whom the schooner belonged, was dead; and Dick and Lafleur, like the pirates of old, took quiet command of the craft, no questions being asked as to the approval of the skipper's heirs. And then, for a couple of years, a merry time. There is a port, little frequented by English ships, some few hundred miles east of New Orleans. There the adventurers found their market; and many a glorious run they had from Nassau, laden with contraband of war. But the pitcher oft times taken to the well, gets smashed at last; and one fine morning, when the day broke, after a thick black night, a Federal cruiser was discovered only a mile away; and the tight little schooner, driven on shore, was broken up and destroyed.

But they had made by this time a pretty little sum between them, which was lying to their credit in Havana; and the catastrophe afflicted them but little. Meanwhile, in these long days and nights at sea, Dick had imbibed from his companion a large share of his gambling spirit. He was now heart and soul a gambler. How far Lafleur played fair or false, no one knows; but I think he never cheated Dick, in his worst moments. Their partnership was true; and though there was neither

friendship, respect, nor affection between them, there was the mutual bond of self-interest, and it may have been, a sentiment, an unseen fetter—forged on that day when they braved the terrors of the reef—which both felt, and both were either unwilling or unable to break.

Between '65 and '68—the year of their home-coming—had been an alternation of reverses and victories, chiefly carried on at the gambling-tables of the Southern States and Mexico. They won, they fought; they lost, they fought. And it was Dick who—after a lucky night or two at New Orleans had pulled them out of the mire, and set them up with a handful of money—proposed to go over to England, and see whether anything could be made out of the old man. There was no risk to speak of. Long since, the escape of Mellon and Lafleur had been forgotten, or only remembered as a mysterious disappearance, in Palmiste. It had never been understood. The only ship which sailed from the port that day was a small schooner which had passed out of port at three in the afternoon, and was said to have sailed before nightfall. The woods were searched, but in vain; and the police had finally given up the hopeless task of trying to

find them. Moreover, who would now have recognized either of them ?

And so they came to England, like the wild beasts of the forest, seeking whom they might devour.

CHAPTER THE EIGHTH.

PARKSIDE, where the Heathcotes lived, was seated on a sunny slope, just outside the straggling village of Hunslope. From the windows you had a view of scattered cottages, a farmhouse or two standing sheltered by their rickyards, the church tower peeping over Lord Hunslope's elms, and, in the distance, the white turnpike road to Market Basing. John Heathcote's house was well named: the gravelled drive up to the door skirted one of the parks that surround Hunslope Towers. The farmer's garden was six feet lower than the park; so there was a natural fence. The only disadvantage attending this was that, once a year or so, a Southdown of his lordship's tumbled over into Mrs. Heathcote's flower-beds. About which catastrophes,

when they occurred, Mrs. Heathcote made more fuss than the sheep did. She was a born grumbler. She grumbled for self and husband: when it was wet, because it was not fine; when the sun shone, because the turnips wanted rain; when beef was dear, because corn was low; when the markets rose, because John had sold too soon: when they fell, because he had held on to his corn or his bullocks.

And she was infallible.

John Heathcote—as honest and sensible a man as ever sowed one grain in the hope of reaping twenty—farmed five hundred and thirty acres of land, good, bad, and indifferent. Three hundred and eighty acres were his own good freehold. The remaining hundred and fifty he rented of his neighbour, Lord Hunslope. Of the lot, but twenty acres came under the category of bad and indifferent. They served their useful purpose, if they did not pay their way; they gave Mrs. Heathcote good cause of complaint.

"What in the world your father wants to go and pay forty-two shillings an acre for Church Marsh for, nobody but John Heathcote knows," she had said to her daughters and at her husband a thousand times.

But her husband puffed his pipe in peace. She had pecked at him so long, he could not have digested his dinner without his usual dessert.

At Parkside, they dined at half-past two in the afternoon. Dinner was over, and they were sitting in their pleasant dining-room. The winter's sun was shining brightly in at the windows.

At one, Lucy sat with some tatting on her lap. Mrs. Heathcote, in her violet silk, at the other, lazily peeling a pear. The farmer was smoking his clean clay pipe by the fire-side.

"What did he say, John?" asked Mrs. Heathcote.

She referred to Dick Mortiboy.

"I didn't see him."

"Didn't see him! I thought you said he was coming over to-day?"

"I saw your Uncle Richard."

"You said Dick was coming over this afternoon."

"I know I did. Your uncle said he was."

"Why didn't you ask him to dinner?"

"I did."

"It's a wonder you thought of it, I'm sure."

John Heathcote gave a grunt in acknowledgment.

"The last time that boy was here, he was brought in with a broken collar-bone."

"Broke it at Codgebroke Brook, on my old black mare. How that boy did ride!"

"When you mounted him. Riding your horses to death! I always said he'd come back like a bad shilling, if he only had time to do it."

"Your mother used to say she knew he was dead —didn't she, Lu?"

"Sometimes she said she thought so, papa," said Lucy, softly.

"I never had a lucky legacy in my life," sighed Mrs. Heathcote.

Her cousin Dick's return was a very bitter pill for her to swallow, but she had got it down.

"What did you want the boy dead for? You've got enough, haven't you, Lydia?" said her husband, rather angrily.

"He never was any good to himself or anybody else. I never counted on Uncle Richard's money though, for I felt sure he'd come back. Such scapegraces always do. What did they say about it, John? I suppose all the world and Market Basing know about it by this time!"

"Market Basing people know all about it," said Mr. Heathcote. "They were all talking about it this morning."

"What did they say?"

"Wait till the boy comes, and see him for yourself. Where's Grace gone?"

"She has gone with Frank Melliship down to the church, to practise something or another on the organ for Sunday. They'll catch their deaths of cold in that church a day like this?"

"Who's gone with 'em to blow?" asked Mr. Heathcote.

"Silly Billy, father," replied Lucy.

She said this quite gravely. Silly Billy had been blower ever since she had known the church.

"Then I'll bet a new hat the greenhouse fire's never been lighted. I told him to light it."

Mr. Heathcote put on his hat, and went out to light it himself.

"I'm quite anxious to see Cousin Dick, mamma," said Lucy. "I wonder what he's like. Of course I don't recollect him a bit."

"You need not want, child."

"What a number of strange places he must have seen, and after living in a quiet little town like Market Basing! What a change for him! I should love to see foreign places, and—"

"Foreign fiddlesticks!" said her mother. "You shall go to Scarborough with us in the summer, if I

can only make Dr. Kerby say you must. Then your father must take us."

"I wonder if Cousin Dick is married."

Her mother started.

"Married! of course not. In those outlandish places, who could there be to marry? Cannibal queens?"

"I don't know, mamma. I only wondered if he was married."

"Pare me another pear, Lucy, and don't be ridiculous. They keep very well; and I like a pear better than grapes, I think."

This accomplished general had been surprised by Dick's return. But she had formed her plans. He should be Grace's husband.

That was why he was not married.

"There is somebody on horseback coming across the park, mamma," said Lucy, looking towards Hunslope Towers.

There was an undisputed right of way across the earl's park.

"Where, girl?" cried her mother, hastily, joining her daughter at her window.

In the distance, there was a figure on a horse to be seen.

"It's your Cousin Dick—and Grace is stopping

down at that church all this time. I wanted her to be back."

"Is it Cousin Dick, mamma? Whoever it is, he comes very slowly, I think."

"Yes, it's Dick Mortiboy. I know by the horse. It's that chestnut your poor aunt Susan used to drive. I know it by the blaze face."

"I can't see any white, mamma."

"My eyes are better than yours, Lucy. Put another glass on the table, as if we expected him. He's sure to drink some wine. And Lucy—"

"Yes, mamma,"

"See if Mary is dressed. She went upstairs an hour ago. Pull the bell."

Lucy Heathcote carried out her mother's instructions, and returned to the window.

"Look at my hair behind, Lucy. It feels as if the braid was loose."

"It's all right, mamma. Mamma, it is not a chestnut horse," said the daughter. "Look. It is Lord Launton, I'm sure?"

"So it is. What's he coming sawneying over here about I wonder? I thought he was at college. He was not at church on Sunday."

"Perhaps he's going into the village, mamma."

"Let's hope he is," said her mother.

But a minute or two afterwards, the heir of Hunslope Towers and Mr. Heathcote were seen going towards the stables together.

"If Grace and Frank don't come back before your cousin comes, I shall be very angry with her. I suppose your father will bring Lord Launton in."

"I dare say he will, mamma. Lord Launton never comes to ask papa a question without coming in." Then she added, "I think Grace took the cough stuff for Granny Worley in her pocket, and I believe she meant to take it round to her cottage."

"She never will go fooling all up the lane instead of coming straight home."

"Poor old granny's cough is dreadfully bad."

"Dreadfully fiddlestick! Let Silly Billy take it when he goes home. I've no patience with such nonsense!"

They heard steps in the passage. The matron smoothed her ruffled plumage. Her face beamed with smiles as the door opened, and in came Mr. Heathcote with Lord Launton.

He was a lad about twenty-one, light-haired, short-sighted, tall, and thin; shy, and hesitating in his manner, with a little stammer. Mr. Heathcote was a tenant of the earl's; and this young lord, as a boy had been accustomed to run in and out of

Parkside, so that a visit from him had not by any means the social significance which Mrs. Heathcote would have wished to see in it.

"It's nothing, Mrs. Heathcote—really nothing at all," he stammered as he dropped his hat in his effort to find a chair. "How do you do, Miss Heathcote?—I was passing, and I—I thought I should like to ask Mr. Heathcote's opinion about—but it is really a trifle—the horse Mr. Heathcote bought for me turns out to have a corn. I was afraid he might prove lame through it."

He was at Oxford, where he had the reputation of being a scholar and a poet; but he had not yet learned to hide those signals of confusion and distress which modesty and shamefacedness hung out continually upon his cheeks. A lad, for the rest, of high-born, and generous tendencies, who read the tales of his ancestors' valour to profit, seeing that the virtues of self-sacrifice and duty are the modern substitutes for those old ones of bravery and strength; and knowing that with these the nineteenth century may be made as fair a battle-field as any chronicled by Villehardouin and Froissart.

A poetic youth, too, and a dweller in that cloudland of rosy mist and shapeless castles where the future shines before the eyes of dreaming youth

like a landscape by Turner—vague, glorious, and golden. In his own home, with a commonplace and rather stupid father, and a mother always occupied with her projects and pet societies, there was no one with whom he could exchange ideas; and so he peopled the solitude with creations of his own brain, and wandered about the glorious old park which surrounds Hunslope Towers until every avenue of it was filled with the fanciful beings of his own imagination, and every glade was a scene of romance, exploit, and endurance. A foolish, fond, and silly way of passing the hours: an unproductive, unpractical, and wasted time, quite useless in these days of competitive examinations—detrimental to honour lists—and only useful in after-life if, haply, when the fallow years are spent, the soil is found richer and stronger; if, haply, strength of will grows out of vague aspiration, and purpose out of hope.

Ronald, Viscount Launton, was twenty-one: the only son of an impoverished peer. He knew well—it was the bitterness of his life—that he was expected to raise the fortunes of the house by a good marriage. He had always understood this, from the day when he began to understand anything. And at first it did not seem to matter. But there

came a time—and it comes to all alike—when he found himself a man; when he felt his sex; when his thoughts turned naturally, and by that noble instinct which it is the business of our civilization to divert or repress, to the love of woman. Chateaubriand, during his years of adolescence, constructed for himself an imaginary woman. One lent him her hair, one her eyes, one her figure, one her hands, and one her mind. This was fatal, because the woman of his dreams never came to him, and he spent his life in looking for her. Ronald was wiser. He found one woman lovely enough, graceful enough, refined enough for a poet's idol, and set her up to be worshipped in that Holy of Holies—the heart of a pure man. He seldom spoke to her: he never told her that he loved her. She never guessed it. Their stations in life were different: for the idol of Lord Launton was Grace Heathcote, Farmer John's eldest daughter.

As the mother, so the boys: as the father, so the girls. A fanciful rule, and often enough proving itself by its exceptions. But in the Heathcote family, there was a refinement and delicacy of feeling about the farmer, in spite of his rough downrightness, which you might look for in vain in his wife. Mrs. Heathcote was essentially common-

place—vulgar sometimes, ambitious always. Her daughters, who had been educated in London with their cousins—other Heathcotes, of a higher social position than themselves, with whom we have little to do—owed, doubtless, some of their refinement to culture and training. But training is only skin deep, and wears off like veneer. It was the hereditary quality that showed itself in them: the gentle blood of the Heathcotes, come down to them through long centuries of varied and chequered fortunes.

Lucy, the younger, now about nineteen, who had been the especial favourite of Miss Susan Mortiboy, seemed to have imbibed something of her cousin's deeply religious character. She was weakly, and often suffering: her face one of those thin, pale faces whose beauty is chiefly that of expression—but yet not without a beauty of its own, with its abundant wealth of rich brown hair, and large and deep brown eyes. A girl who seemed to have fixed her thoughts on things above this world: yet one who found none of its duties beneath her. John Heathcote loved his daughter Grace with a sort of passionate tenderness; but when he thought of Lucy, it seemed to him as if his heart melted within him. Grace was the sun of his life; Lucy, like the

moonshine, not so bright or so beautiful, but softer, sweeter, more holy. If Farmer John were to read what I have written, he would declare that it was all nonsense and romance. But it is true, nevertheless. Was Grace, then, beautiful really, or only beautiful in the eyes of her silent lover? Wait a moment.

Lord Launton has been sitting all this time, answering yes and no to Mrs. Heathcote's questions, and nervously wishing that he had not called. He stays about a quarter of an hour, and then, grasping his hat, he asks with a tremendous blush—

"How is Miss Grace?"

And then he retires, stumbling over the door-mat, and walking off with one of Mr. Heathcote's whips instead of his own.

"I like Lord Launton so much, mamma," said Lucy. "What a pity he is so shy!"

"If he asked my girl to have him, I don't know that she should," thought Mrs. Heathcote. "They're so poor."

Lord Launton turned off along the lane which led to his father's park. A pretty, tree-shaded lane in summer, where blackberry bushes across the ditch sent trailing branches over the abyss, pitfalls into which the children fell in the autumn, and scratched

themselves; where honeysuckles, too, twined, about among sweet wild roses, and long foxgloves shot up in July; but now, in February, a dismal place enough, with its two frozen ruts, each a foot and a half deep, and the unrelieved brown of its hedge-rows.

Two persons found, even on this cold afternoon, some pleasure in the scenery. They were walking slowly down the lane, side by side; and one of them, a girl, had her face bent downwards.

Lord Launton's cheeks flushed a deep crimson when he saw them. He half stopped, as if he would turn back—but changed his mind; and, making an effort, rode on with head tossed back, and a curious flash in his blue eyes. At the sound of his horse's hoofs, both looked up. He took off his hat, and held out his hand.

"I have just been to the farm, Miss Heathcote."

"Indeed, Lord Launton. Do you not recognise Mr. Melliship?"

His lordship began to stammer again.

"I—I—I—think we were at Eton together, Mr. Melliship, but you were in a higher form, and you can hardly remember me, I suppose."

Frank Melliship laughed.

"In any case, after five years, we can hardly be

expected to remember each other. You are spending the vacation at the Towers?"

"Yes—yes—until I go back to Oxford."

Then Lord Launton left them, riding on fast to conceal his own agitation.

"Heavens!" he thought. "He is a man; and what am I, who cannot for five minutes preserve my presence of mind?"

And then was miserable the whole evening, with the feeling that he had made a visible fool of himself. Of course, he had done nothing of the kind.

Of the pair whom he left behind, the girl was taller than the average stature of her sex. Her warm winter dress, with its sealskin jacket and furs, was not so thick as to hide altogether the graceful lines of her admirable figure; nor could her thick veil altogether conceal the roses of her cheek and the brightness of her eyes—eyes with the clear brown tinge, the colour of truth and loyalty. Nor could the dank and misty atmosphere of the winter's day take its gloss from the glorious brown hair, as profuse and as abundant as her sister's, which wanted no artificial helps to set forth its wealth. Grace Heathcote is so lovely, that Lord Launton's boyish infatuation is easily understood: so lovely, that we seem to know what is passing in

the breast of the young man who walks beside her. For a beautiful girl is a treasure—more priceless than any work of art—which makes every man long to call it his own; to envy him who has the happiness to dwell for ever in the magic of her eyes, to revel in the sunshine of her love. We love them at random, and all for the sake of their beauty: we know not what may be the soul that lies beneath: we stake our life and its happiness upon the chance that, under so fair a form, God has given the world as fair a heart. We have an instinct —whether true or false, Heaven knows—that goodness and truth, and fidelity and honour, accompany beauty; that where the loveliness which moves our heedless natures is found, there also those things which make life happy when passion is spent, are found also. If they are not there, we believe them to be; and so life goes on, and our love becomes our wife, and remains an angel still. Socrates treated Xantippe kindly, forgetful of the high spirits which had once carried her so far as to pour the basin of water over his head; the judicious Hooker rocked the cradle, doing his wife's work, while he was writing his "Ecclesiastical Polity," without a murmur; and the illustrious Dr. Johnson never ceased to mourn the loss of the painted old

woman whom his fancy had endowed with the virtues of the celestials.

Grace Heathcote being a woman, was, of course, not an angel. But there were more than one who thought her so. Lord Launton, as we have seen; Frank Melliship, as we have to see; and, at a distance, George Ghrimes—the sturdy bachelor of five-and-thirty, who had her in his heart, laid by like a pleasure to be enjoyed stealthily and in secret, and to be worshipped with the hopeless devotion of one who battles for a hopeless cause—like a Communalist of Paris.

"You were at school with Lord Launton, and yet you have forgotten him, Frank?" asked Grace.

"He has been away whenever I was at home, and I have not seen him for five years. Do you often meet him?"

This with the faintest tinge of jealousy.

"Oh, yes—very often. And I like him extremely. He used to come to Parkside when he was quite a little boy."

"So did I."

"Yes; and you used to break my dolls, and make me cry."

"But we always kissed and made it up again."

"Oh, of course. Children always do."

"Well, then, I wish we were children again."

Grace laughed.

"That you might destroy my dolls again?"

"No."

Frank Melliship was silent again. It is not always easy to approach a difficult subject.

Grace took up the talk.

"And now you have really left Cambridge, and come to Market Basing for good; do you think you will be happy in such a dull place?"

"That depends on one or two things."

Grace did not ask what they were.

"There is something wrong about my father," said the young man. "Something seems to be worrying him. That will have to disappear first. He seems very well; but he is sometimes distrait, and returns answers showing that he has not been attending to the questions, And—well, we shall see?"

"And what is the next thing to make you happy?"

"A hope, Grace."

"But any man may have a hope. Then what is yours?"

"I hope to realize the dream I was telling you

when Lord Launton passed us, and interrupted me. May I tell it you again ?"

"Yes," said Grace, softly.

"Then stand still, for we are close to home, and listen again. I dreamed that a childish fancy was to be the settled purpose of a man, and that what I had thought of as a boy was to be the only thing which could give me happiness when I grew up. I dreamed that what might make me happy might make another too. Grace, tell me if my dream was presumptuous. Tell me—my darling—for I love you !"

She put her hand in his, and looked him frankly in the face.

"You may hope, Frank, if it will make you happy."

"And you, Grace—can my love make you happy? My words have not offended you ?"

This time she looked him full, without blushing, for she saw no reason for shame.

"Frank, nothing that you could say is able to offend me. Nothing will ever make me happy but your love."

For an answer, he lifted the veil from her face, and kissed her lips, and cheeks, and eyes, and white brow. No one saw them ; and the last ray of the

early setting sun, as it shone out from the clouds for a moment before it sank, lay upon the pair, as if with the blessing of God.

Then Grace broke from her lover, and laying both her hands in his for a moment, she turned the corner by the great yew hedge, and fled into the house.

CHAPTER THE NINTH.

HE left Dick Mortiboy fast asleep at madame's the blanchisseuse, in Greek-street, Soho, at a few minutes past twelve a.m. on Thursday morning—alone with his purse, his pistol, his bowie-knife; with the great toe of his right foot communicating with the handle of the door. But his ingenious device was thrown away. He was as safe in the second floor chamber of madame's house as he would have been in the strong-room of the Bank of England. The people

were honest ; conspirators, not burglars, frequented the place.

Dick got up at half-past ten : breakfasted with Lafleur at eleven, at the Sablonière, on oysters, galantine, watercresses, black coffee, and the little glass of white brandy. Then came the time of business. He completed his cabinet of specimens, and touched up the map of his Madagascar estate. Dinner at seven, at the Café Quartre Frères, just out of Leicester Square, Euchre till bed-time—winning instead of losing. On Friday, having completed his business in town, he took the afternoon train to Market Basing.

Saturday he walked abroad, and found himself famous.

His father had parted reluctantly from his long-lost son, even for a couple of days. Nothing but the urgency of Dick's London business, reconciled the old man to his going.

When he came back after his short visit, old Ready-money showed more delight than he had done when his son came back, and first introduced himself after a twelve years' absence.

Then, Richard Mellishipp Mortiboy was as a shadow.

Now, " My son Richard " was a reality.

The old man showed his pleasure in many odd ways. He believed in Dick: he swallowed as gospel all he told him: his name was for ever on his father's lips—

"Richard come back again to his old father. A credit to me. What things he's seen! Nobody here like him."

These were the things he said. And he would press his lean hands on Dick's stout sides a dozen times an hour.

The sense of touch assured him of his reality.

He walked from Derngate to the bank that morning with his father. It was market day, and the little town showed its wonted busy aspect—an appearance it put on only once a week. Everybody stared at him as a wonder. People they passed on their way turned to look after old Ready-money and his newly found son.

Dick's return was likely to be a wonder in Market Basing for more than nine days.

At the bank, Ghrimes and the old clerks welcomed him as the prince come back to his father's kingdom.

They bowed down their necks before the heir.

And Dick had a pleasure in their friendly recognitions, and greeted all whom he remembered in

his most kindly way, graciously acknowledging the homage they paid him.

After an hour's talk with his father, he said—

"It would be just as well if I looked up a few people to-day; and in the afternoon I shall go over to Hunslope, and spend the evening with the Parkside people, I think."

"Very well, Dick—very well. It's Grace's birthday to-morrow. Richard, I'm afraid Cousin Lyddy isn't very glad you're come back. She'd booked my money, and she might have had it, perhaps: for blood is blood, my boy. Where else are you going, Richard?"

"Well, father, I shall look up Uncle Mellishipas well. I never had any grudge against him."

"Well—no, no. He is your uncle. But pride's going to have a fall, Dick—pride's going to have a fall; and peacocks' tails are going to lose their feathers."

"What do you mean, father?"

"Patience, Richard—patience. Not that I could help it if I would."

Dick did not question his father further.

The old man went off to the foundry, and his son spent an hour with Ghrimes. He showed himself so

quick-witted, so ready and apt to comprehend, that Mr. Mortiboy's manager was startled.

"What a pity, Mr. Richard—what a pity you did not stay at home, and be your father's right-hand man."

"Perhaps I've done better by going abroad."

"Perhaps you have. You know best. Anyhow, stay now you have come back. Your father's not so strong as he was. At sixty-five, hard work begins to tell upon a man. And I will say this for Mr. Mortiboy—he has worked harder than any man I ever knew. As for pleasure, he doesn't know the meaning of it."

"I beg your pardon, Mr. Ghrimes—he does know the meaning of it. Every man must have pleasures of some kind, or he dies or goes mad. You will do well to remember that when you have to deal with your clerks. My father's pleasure is to watch the money growing. It isn't a bad sort of pleasure, perhaps; though it isn't mine."

Old Ready-money had had his pleasure—had driven to the foundry and the brewery in Susan's carriage; hunted up his tenants, harried his mortgagors, and enjoyed himself every day after his own fashion.

"My own life," Dick went on, with a sort of sigh,

"has been one chiefly of hard work. But it has had some of the pleasure of success. There are vicissitudes—vicissitudes in business, Mr. Ghrimes. And over there"—he jerked his finger over his left shoulder, in the direction of the Arctic Pole, but Mr. Ghrimes understood him to mean Mexico—"over there the vicissitudes are very frequent."

"So I suppose."

"Yes. Fancy having your estate confiscated once a year by a new Government, which only lasts till the old one picks up strength enough to overturn it. Fancy riding down to the port with a caravan of silver, and seeing yourself stripped in a day of six months' work—eh? And fancy having the pleasure of winning it back again at a single *coup*, and hanging all the rascals you haven't shot—eh? There's life, Ghrimes, there's pleasure, there's excitement in that."

Dick slapped him on the back, and laughed, showing all his white teeth, like a jolly, good-tempered lion who slaughters the other beasts for mere pleasure and love of sport.

"You must tell me more about your life in the West," said Mr. Ghrimes.

"So I will. You shall come in one evening. We

are devilish lively in the evening, the governor and I. You drink gin ?"

Mr. Ghrimes smiled. Everybody in Market Basing knew of Mr. Mortiboy's weekly bottle of gin.

"Come and see me," he said, "and I'll get Frank Melliship. By Jove ! I have quite forgotten that boy. What sort of fellow is he ?"

"A capital fellow," said Ghrimes, with enthusiasm. "Full of life and energy : full of cleverness too—though not bookish like his father. One that will revive the old bank, and double its work as soon as he gets into it."

"They haven't been doing well lately ?"

"Not so well"—Ghrimes spoke cautiously. "But they will pull through. Oh, yes, they *must* pull through."

"Do you know anything, Mr. Ghrimes, that goes on ?"

"I know everything that has been done. I don't know everything that is going to be done."

Richard talked to Mr. Ghrimes for some time. Then he put on his hat and strolled out. Not many minutes' walking brought him to the old bank. He stopped, read the faded old letters, "Melliship, Mortiboy, and Co.," and went in.

"Mr. Melliship in?"

"Yes, sir. Engaged at present. What name?"

"Tell him his nephew, Mr. Richard Mortiboy."

The clerk stared. Was this great bearded giant the son of old Ready-money? The news of his home-coming had been noised abroad, but no report was yet about of the manner of man.

Mr. Melliship was in his private room. With him a clergyman. The banker, looking portly, and handsome and well, was standing with his back to the fire, laying down the law.

"In a case of this nature, it is incumbent on the rich to do all they can. It is especially the work of the rich. All rich men ought to contribute."

"I wish all rich men would," said the clergyman, who was the representative of the Society for Sending Additional Missionaries to Cannibal Parts.

"I shall myself."—Here a clerk whispered in his ear. "Show my nephew in. I shall myself," he continued, as Richard entered the room, "have great pleasure in putting down my name for a hundred pounds."

"My *dear* sir," began the parson in a delighted tone.

"Not a word—not a word, I beg. My dear nephew, I am indeed rejoiced to see you."

He shook hands with his clerical friend; and then, shutting the door, shook hands again with Dick.

"And so you have come home, and are come to see me. I am glad of it—I am glad of it. Do not let any little ill-feeling which may exist on your father's part towards myself be the cause of coolness between us. And where have you been all this time?" Then he said to himself, "I see Emily again in you."

"Looking for fortune."

"Aha! We all look for fortune. How comes it, as Horace asks, that no one is content with the lot which the gods have assigned him?"

"The gods assigned me a pound a week," said Dick, "so I naturally revolted, and made my way without further help from them."

Which was true—his path and that laid down for mortals by the Olympians having been widely different.

"Have the Fates, then—you know we are all under the will of the Fates—been kinder than they promised at first?"

"Yes—that is, I have forced my way."

"Like the old myth of the Titans' war. You know they defeated the gods."

"Indeed, sir, I know nothing of the sort."

"Well—I suppose your reading has been neglected in your travels. You really have done well? You are immensely improved—if you will permit an impertinence — more like your poor mother. You will dine with us this evening?"

"Not to-night, sir. I have another engagement. Next week, I shall be very happy. How is Frank?"

"Well—he is over at Hunslope. And can I do nothing for you, Dick? Do you want any money?"

"None, sir—none, thank you."

"Your father and I are not, unfortunately, on the best terms possible. Between ourselves, the bitter feeling is all on his part. It arises, Dick"—here Mr. Mellishipstooped and whispered — "from jealousy at my superior good luck."

Dick stared. What could this mean? He had heard from his father of his uncle's strange conduct on the day of the funeral.

"The years roll on, and bring only successes to me, Richard. I am oppressed—I am encumbered with my wealth. See here"—he opened a drawer in a safe, and showed it full of sovereigns. "But that is nothing—nothing. This is but a trifle. But, my dear nephew, you must not let me waste my time. I have to negotiate with my agents in Lon-

don about a loan which demands all my energies, and really nearly all my resources. Good-bye, my dear nephew—good-bye. And remember, you are to dine with us next week."

Dick went away in a sort of amazement. What did his father mean by those mysterious hints about impending misfortune? Here was a man subscribing £100 to a missionary society offering him money, talking of his wonderful success, and mixing himself up with foreign loans.

In the afternoon he walked over to Hunslope, along the well-remembered road. Not a tree seemed changed in all the years he had been away.

For a mile Lord Hunslope's park wall skirted the road.

At a little door Dick had often ridden under in his hunting days, a young man was trying in vain to reach the latch with his whip handle. His horse was shy and fresh, and would not go within a yard of it. The rider persevered without success. Dick politely opened the door for him.

"You are Lord Hunslope's son, I know," said Dick to himself.

But he was a stranger to Lord Launton, who

thanked him, apologized for his horse's shyness, and rode through the gate into the park.

In twenty minutes more, Dick was at Parkside. He arrived there as the short winter's day was closing in. The door was opened by a tall, comely woman of about six and thirty. The lamp was lighted in the hall, and as Dick came into the light —for it was now about four o'clock—it fell full on his face. The woman gave a little cry, and laid her hand on his arm. Then he looked her full in the face, and started back, muttering in his teeth—

"Damnation!————It's Polly?"

"You, Dick—is it you? I heard you were back again, and I knew it would not be long before you would be coming to look after your poor—"

"Shut the door, Mary," cried a voice from within. "The wind is blowing right through the house. Who is it? Is it Mr. Richard?"

"Meet me on Sunday," Polly had time to whisper, "in the lane behind your father's house. I'm going to Market Basing to see my mother."

"The old place?"

"Ay, the old place. There will be nobody there. Meet me at church time." She gave his hand a wet, slobbering kiss, and opened the door

of Mrs. Heathcote's parlour. "Master Dick Mortiboy, ma'am."

"Cousin Dick!" cried Mrs. Heathcote, springing from her chair. "Master Dick, indeed, Mary, to a big man like this!"

Dick bestowed a cousinly kiss alike on mother and daughters, and shook hands with John Heathcote and Frank Melliship; then he sat down by the fire, and they began to make much of him.

Years before, when Dick was a bright young lad of ten, after his mother died, Hunslope Farm was the place where alone he seemed to be able to escape from the harshness of a father with whom everything that he said or did was said or done wrong. At all times of the year it was a happy place. For in the winter there was a meet of the hounds which cousin John always attended, mounted on a serviceable animal that carried him as well as any scarlet coat's hunter; or he borrowed a gun, and went out with the farmer; or there were parties in the evening, when they danced and played games; or there were the children, Grace and Lucy, and Frank and Kate Melliship, to all of whom he was the senior and the hero. And at other times of the year there would be the woods, full of all manner of

delight to boys ; with animals put there on purpose to be unsuccessfully hunted, nests only built to be plundered, wild fruit to be gathered. Most of his holidays, therefore, had been spent at Hunslope Farm, till he arrived at the age of sixteen, when his father declared he had had enough schooling, and he put him in the bank at no salary at all, no allowance for pocket-money, and no more holidays. Then his life became very dreary. In that dull old house of his aunt's few visitors ever came. There were no parties ; there was no pleasure. She herself, a good woman, whose heart was wholly given up to religion, gave no thought to the wants —other than the spiritual and bodily wants—of the lad who was growing up longing for society, for some variation of the monotonous life he led. Presently, he began to creep out at nights—letting himself down from the bed-room on the first floor when he was supposed, after nine o'clock, to be asleep ; and young Dick Mortiboy became familiar with whatever form of dissipation Market Basing had to offer long before he was tempted, from want of money, to commit the offence which led to his expulsion from home. But of his dissipation and his nocturnal vigils with the choice spirits of the market-town good Aunt Susan never knew. And she had

mourned for her runaway nephew all the days of her life.

It must be confessed that this return was a fatal blow to Mrs. Heathcote's schemes and projects. Dick returned, not like the Prodigal Son, empty, starving, and repentant—in which case there would have been hopes for her, because his father would infallibly have sent him empty away—but rich, fat, well-looking, and independent. Now, in Mr. Mortiboy's judgment, no proverb could be better than that which the Frenchman invented—"Nothing succeeds like success." Success dazzled him. His son, a successful man—as he said himself, and it was most unlikely he should lie on so important a point—was an object of admiration to him. Had he come home like the young fellow in the parable, Mr. Mortiboy might have shown him the forged cheque, given him another ten-pound note, and bidden him go away again, to show his face no more: but left him his money when he died.

However, Mrs. Heathcote was not the woman to show, even to her own daughters, her regret at an accident so unforeseen. She extended to Dick the hand of friendship and the cheek of affection. She made his visit an occasion of rejoicing; ordered an addition of a brace of birds to the supper;

and openly thanked Heaven for his safe return.

Farmer John was unfeignedly glad to see him, and they became at once the best of friends—particularly when, after supper, and over a pipe and brandy and water, Dick reeled off a few of his colonial experiences, of which he had a large stock always ready in his inventive brain. It cost him something not to be able to tell more of the truth to the farmer; but it would not do. It was too important for his own interest to maintain the fiction of the cotton estate.

They had music. Lucy played. Grace sang a duet with Frank. Dick had not spent an evening in the society of ladies for ten long years. He sat mute and softened in their presence—not because he felt any sense of moral degradation, but because there is in youth and purity something of the power, signified in that old legend of "Una and the Lion," of taming for the time every wild beast that is not maddened with pursuit and terror. Dick was a wild beast which had not been hunted for many a long day.

"You used to sing and play, Cousin Dick," said Lydia. "Sing one of your old songs."

She touched the chords of a simple old air that

he used to sing when he wanted to please her, years before.

Dick shook his head.

"I've forgotten the words—and the tune, too, for that matter. But I'll sing you something else, if you like."

He sat down to the piano, letting his fingers run carelessly over the keys for a few minutes; and then, playing that sort of simple accompaniment which a man with a musical ear picks up for himself, he sang a Mexican love song. As he sang it—beating a sort of time now and then with his knuckles on the piano, as a Spaniard beats his guitar at intervals—his rich, flexible voice vibrating in the low room, and his fierce eyes turned full upon the girls—for it was indeed a love song, only they did not know its meaning—Lucy shuddered, and grasped tightly the arm of her chair, while Grace stared at him like some poor bird entranced by a rattlesnake.

They both felt relieved when he finished.

"Come," said farmer John, "that's what I call something like a song. You must learn a few English ones, and then we shall do famously.

"All the Mellishes have fine voices," said Mrs. Heathcote. "Yours is a bass; but has not Frank

a splendid tenor? You will hear him in church on Sunday."

"You can hear him here better, Dick," said Mr. Heathcote. "Come up often and see us. It must be precious dull work with the old man. Now, say good-night to the girls, and we will have a quiet pipe together before you and Frank go. To-morrow's Sunday. He'll drive you back with him."

CHAPTER THE TENTH.

DICK MORTIBOY'S drive home from Parkside with his cousin, Frank Mellis-hip, had not the effect of making him sleep more soundly than usual. Indeed, he spent a wakeful night—up to three or four o'clock in the morning, at all events. Two things were in his mind. First, he was wondering what in the world had kept Polly in the service of the Heathcotes all the years he had been away, and how in the world he should get her out of the neighbourhood of Market Basing. Secondly, he was struck with the notion that the finest girl he had ever seen in his life was his cousin, Grace Heathcote. And the two together, mistress and maid, crossing each other's paths in the tangled

web of Dick Mortiboy's mind, served to keep him awake.

It was half an hour later than the usual breakfast hour when he walked into the parlour. Old Ready-money had finished his meal, and was carefully trimming his nails at the fireplace.

The old gentleman was dressed in the same ancient suit he had worn at the funeral.

"Good morning, father," said Dick, cheerfully. "I have overslept myself by half an hour this morning—a thing I don't do once a-year."

"I'm glad to hear you say so, my boy. In a man of business, I love to see punctual habits. Take Time by the forelock, Dick. Look at me: up at daylight—up at daylight—winter and summer. 'Awake my soul,' the poet says, 'and with the sun, thy daily stage of business run!' I began that as a boy, Dick, and I've always consistently acted up to it, Nobody can say I haven't."

"All very well in England, father, but wouldn't do in countries I've been living in. Some nights you wouldn't have half an hour's sleep."

"The poet meant England, Dick. It is the country of the business man."

"Yes, sir; though it must be admitted that a

fine stroke of business is done by Englishmen abroad."

The old man's lips were moving, though there came from them no audible sound.

Dick's impression was that his father was repeating to himself the couplet he had made his rule of life.

There was a silence of a few moments, which Mr. Mortiboy was the first to break.

"Dick."

"Well, father?"

"We've got to go to church. John and Lydia will be here soon. We're going to sit in your poor aunt's pew together. Shall you come with us?"

"Well, father, I have thought it over, and I think not. I shall go to chapel with you next Sunday, I hope."

"Very well, my boy. Very well. It's thirty years, I know, since I ever went to church. I've always paid for my pew at chapel, though, and I've often gone."

"Well, you've got a fair return for it, I hope?"

Dick alluded not so much to the spiritual benefit his father might have derived from his Ebenezer, as to the Dissenting connection, which was rich in the town.

"I must go to church to-day, Dick, with the Heathcotes—it's expected of me after the funeral. The Rector's going to preach. I hate a fuss and trouble, though. What is in that box, Dick?" said the old gentleman suddenly, pointing to a case his son had brought back from London with him.

"Only a few specimens and things from the estate, which I got from my partner. Would you like to see them?" asked his son, carelessly.

"Ay—ay—plenty of time before church. The bells don't begin till half-past ten. Open it now, Dick—open it now."

Dick lifted his box on to the table, and opened it.

It was a long deal case, inscribed in large ink characters with the names of divers ports and stations situate in different parts of the habitable globe, and in it was packed a variety of things which might have gladdened the heart of a collector. Dick turned them all out upon the table. Some were loose, some in small boxes, some wrapped up in brown paper, one or two in many folds of tissue paper.

He threw a pair of curiously worked objects—apparently all beads and feathers—across the table, and began to lie like the proverbial trooper.

"That's a pair of leggings which I took from an

Indian in Nicaragua. They were got by the Indian from the King of Mosquito Coast. The small yellow feathers that you see are taken from a very rare bird. They catch him in a trap, pull out the feathers, and let him go again, economically, to grow more. Of course these leggings are extremely valuable all along that coast."

"Dear me!" said Mr. Mortiboy, handling them with curiosity.

"Yes," Dick continued, "We were prospecting for silver. I had to shoot the Indian before I took the leggings, of course. You will observe the mark of his blood on the left leg."

"You didn't kill him, Dick?"

"Dead as a door-nail. But he would have killed me if I had not. That's the arrow which he was fitting into his bow as I brought him down. Take care of the point, because it's poisoned; and if you pricked yourself with it, no doctor in Market Basing could cure you."

The old man took it by the feathered end, and held it gingerly at arm's length.

"What did you shoot him with, Dick?" he asked curiously.

"With this," replied his son, taking a revolver from his breast pocket.

"Give them all to me," said Mr. Mortiboy, reaching out his hands. "Give them all to me. I will hang them up in my bed-room, over my bed, and look at them every night."

"You may have the leggings, and welcome, and the arrow; but I can't let you have the pistol, because it was given to me by my friend Senhor de Las Casas, of Cuba, who made me promise never to part with it as long as I lived. See, it's silver-mounted. Ah! take care—it's loaded."

His father gave it back in haste. A loaded revolver was a fearful and inexplicable weapon, not to be handled.

"But take care yourself, Dick. Good heavens! —if it was to go off in your pocket!"

Dick laughed, and proceeded with his budget.

"This ivory-handled dagger I got from the King of Dahomey for killing a gorilla which we met in the woods. His Majesty perhaps overrated my exploit. This"—he went on quickly, for he saw that his father was about to inquire into the nature and habits of the gorilla—"this is some of the silver ore from the Mexican mine I told you of."

"Let me see that—let me see that. Is it real silver?"

"Silver ore, you know. You have to smelt it.

There, you see the dark stuff among the mica. That is silver. Put it on your mantelshelf."

"What!—and have it stolen?"

"A beautiful mine that came from. But I told you about it. It's the mine that only my partner and I know of. And it only wants a capital of £10,000 to work it."

"That's a lot of money, Dick."

"It is—it is—I know it. I suppose we shall have to make a company of it," looking curiously at his father.

Mr. Mortiboy said nothing, and Dick went on to describe his collection.

"This," he said, taking a small roll of parchment "is one of the most interesting things that I ever got hold of. Now, you will never guess what this is?"

"It's a chart, I suppose."

"You're quite right. You never heard of Turks' Islands, did you? I thought not. Between Turks' Islands and the Bahamas are a lot of small islets—little heaps of sand, many of them—where no ships can go. I went among them, however, with the aid of this map, which my old friend Captain—never mind his name—gave me. I went among them, father, and I found what he had told me on his death-bed to be all true."

"True! what was true?"

"The position of the wreck indicated in the map. She lies in six to ten fathom water. I went there alone in the ship's yawl, because I would have no eye-witness. She lay to outside the reefs the while. There lies the old wreck, sir, and on board of her is—"

Here Dick stopped, and heaved a mighty sigh.

"What is there, Dick?"

"A hundred thousand pounds, in hard ingots of sterling gold and silver—that's all. And it wants five or six thousand to get it up."

"My de-ar boy, my de-ar son, do you tell me that you can lay you hands on a hundred thou--a hundred thou—sand pounds?" Mr. Mortiboy gasped with emotion.

"I? Am I a professional diver? Can I navigate a ship all by myself? No, sir; but I can pay men to dive, and sailors to man a craft; and I can command her myself, and bring home a hundred thousand pounds."

"It's a deal of money, Dick. Six thousand pounds! It takes a long time to get it."

"So it does, so it does. Never mind. I don't ask you to advance a farthing. But it's right to

tell you of these things. I'll start another company."

Dick gazed fixedly at the map, which he folded up, and replaced in the box.

"All the rest are only things from our estate. Here's some of the cotton. Did you ever see finer? See, it grows in its pod, just so. We've got a thousand acres already under cultivation, and shall have another thousand next year. Profits are enormous I shall be able to buy up Market Basing, father, in ten years' time."

"Don't be too sure. You might find me in the way," said the old man, in great good humour. "What's this, Dick?"

"This?—oh, only a little Californian nugget. I picked it up myself in another man's washing, and he gave it me. Pure gold. Now, that is something worth having. You take it, and have a ring made of it, and wear it. I have got a little bracelet, made of nuggets of the same stuff, I'm going to give Grace to-day, for a birthday present."

"Ah!—well, well, my son, if you had not happily come back to your old father, all would have been very different. Give it her. She's a good girl. I've—I've got something for her myself that will make 'em all stare."

Mr. Mortiboy clutched the nugget greedily. Pure gold!—the thing he had spent his life in scraping together. And here was his son picking it up in the open field, without any trouble or exertion, and thinking nothing of it. It seemed strange to him. This, by the way, was the only genuine thing in all Dick's collection.

The old money-grubber leaned back, and looked at all his new-made treasures, and folded them, so to speak in his arms, and devoured them with his eyes. They represented to his imagination—for he had an imagination—boundless possibilities of gain. Sunken treasure, silver mines, cent. per cent. profit on cotton—why should not he have a share in these things? Why should not he, indeed, be the director, manager, owner, and king of all these? But the risk—the risk: and then he would lose his son again.

Already, Dick had acquired an influence over his father's mind which no one else had ever had. It was his strength, his vigour, his keen intellect, his audacity, his success, which captivated the old man. He was indeed his son—but how changed from the lad of his memories! Mr. Mortiboy's life had been lonely, and without affection. Between his sister and himself there were few topics of interest in

common. He had lived almost entirely in his own room—sitting, night after night, bending over those books of which some men never tire: morning, noon, and night: books ruled with blue lines horizontally, and red lines vertically. Living this lonely life, he had ceased for years to look for friendship and kindliness. Those who are themselves brooders over fancied injuries are never capable of even receiving affection without suspicion and distrust. He knew people loved his brother-in-law. They did not love him. But they came to do business with him—first, because he did it better than Mr. Melliship; and, secondly—ha! ha!—because they must; because there was no help for them; because they were wrapped in the coils which he had wound round them; because, if they did not come to him, it only depended on his will whether the cord should be tightened, and their miserable necks wrung. It was something to be powerful: something to be feared. But, meantime, there were gleams of light across his darkened and selfish brain which told him that the love of men was, after all, a good thing to have.

Then suddenly on his monotonous and dismal days had burst the sunshine of vigorous life and strength. In that lonely house there was again a

creature that made a noise in it, striding about the place, singing, laughing, having a great voice. Within the circle of Mr. Mortiboy's power had chanced a capture, as he thought, more important than any of the rest—the capture of his errant son. And, good heavens! thought the proud father, what a man he was!—decided in action, quick to comprehend, ready to suggest. Strong, too, and comely in face and figure: a man to be proud of: a man before whom Market Basing ought to bow down and do homage. And then, so quiet with all his superiority: always deferring to his father, yet always independent in his judgment. As Mr. Mortiboy went to his bed as this period, he used to murmur to himself a species of thanks for his splendid son—which was addressed to no Deity in particular, but had its own form quite as much as if it were a Collect, and intimated the gratitude of the parent that in his son's breast no Peacockery could be found. And he did now what, when he was ten years' younger, he would have been incapable of. He believed firmly, absolutely, all that Dick thought fit to tell him: that he was prosperous—not yet rich, but in the way to wealth: that his life had been a long struggle with fortune, and that he had conquered fate. That was to Mr. Mortiboy's mind

mere matter of faith, established by an internal conviction not to be shaken. He was, therefore, already inordinately proud of his son; and it wanted but little for the pear which Dick longed to pluck to drop ripe into his hands.

The sound of church bells beginning to chime fell on their ears; and Mr. Mortiboy, with a groan of disgust, rose to put on his overcoat.

"They'll be all here directly," he said. "Let us put these things away before they come, else they'll very likely want to be presented with some. Help me to carry them to my bedroom."

Dick had not been in that room since his mother died. It was unchanged: the same red canopy to the bed; the same hangings, only somewhat faded; the same carpet, but worn into holes; and the same chintz-covered chair by the bedside. The only piece of furniture which had been added was a long oaken press, occupying half one side of the room.

Mr. Mortiboy opened it. Within were sundry boxes, drawers, and shelves, together with an iron safe.

"Let us put the things here," he said. "It's the only place where they will be safe. Here are all your poor mother's things, Dick. See"—he opened

a drawer in which lay packages in tissue paper—"her jewels: they were all good, poor thing. This is her watch. Ah! dear me. And here are Susan's trinkets: I put 'em in here. I want to give something to Lucy Heathcote—I promised Susan—but ot to-day, not to-day. There's that present for Grace.—I'll promise it—from Susan's things. Susan was very fond of Lucy."

The old man had contracted a habit of talking to himself, and sometimes forgot that a listener was present. Dick noted with curiosity the collection of odds and ends—old plate, old watches, rings, forks and spoons—which lay in the strong press, whose thick doors—iron lined—were able to turn the burglar's tools for many an hour. He looked and coveted. Then he deposited his Mexican and Californian spoils with the rest, and saw his father safely lock all up. Ten minutes after, Mr. Mortiboy was on his way to church; and at the last sound of the parson's bell, Dick lit his pipe, and strolled into the garden which lay at the back of the house."

"It's awkward"—strongly qualified—"that girl turning up again. I must get her out of the way. Anyhow, the governor must not hear anything—not just as we are getting on comfortably, too. It only wants a week or two to make him open his

mouth like an oyster, and take up the silver mine, and the sunken ship, and the cotton estates and all."

The long, old-fashioned garden was bounded by a high brick wall. There was a door in one corner, always kept locked—not even Mr. Mortiboy knew where the key was. Dick had forgotten this, and tried to open it. Then he suddenly remembered, and burst into a laugh.

"By Jove! nothing is changed in the old place. And here's the pump on which I used to step; and here's the vine by which I got to the pump. Let us climb over, as I used to do when I crept out at night to meet Polly. It's exactly like the old times, only Polly's gone off: and I wish she was dead—by gad!"

Suiting the action to the word, by the help of the vine and the pump, he gained the top of the wall, and threw his legs over it. Beneath him, in the lane, stood Polly—the first at the trysting-place, as she always had been.

"Aha!" cried Dick, with his careless laugh—"there you are, old girl. Isn't it like twelve years ago?"

He leapt down, and stood at her side.

A narrow path ran along by the side of a deep,

sluggish river, between twenty and thirty feet wide. The path came from nowhere, and led nowhere, consequently no one ever walked along it; and, particularly on Sunday morning, it was as lonely as a track in the prairie. Across the river stood, quite alone, a small, newly built villa, run up by an enterprising builder. He had failed, as the result of his enterprise, and the villa was now the property of Mr. Mortiboy. But no one had yet taken it.

Polly was dressed gaudily, in her Sunday best. A tall, finely shaped woman, with a face whose beauty was now on the wane: a well-developed, healthy creature, with those commonplace features —good enough in their way—which you often see in country women. Her expression was bad, however: low, cunning, and animal. She held out her red, strong hand to Dick, who took it without any great show of affection, and returned it to its owner immediately.

"Well, Poll?"

"Well, Poll? Is that all you've got to say to your true and faithful wife?"

"Don't you think, Poll, you had better stow that?"

"Don't you think you had better do something for me? A pretty thing, indeed, for the wife of old

Ready-money's son to be cleaning knives in the kitchen while her husband is singing songs in the parlour! I heard you last night, and I had half a mind to spoil the sport."

"Did you though? Had you really?" Dick laid his heavy hand on her shoulder. "Do you know, Polly, it's devilish lucky for you that you stopped at half a mind?"

"Now, look here, Dick. Don't let's have no chaff. What are you going to do?"

"I tell you one thing I'm going to do, my girl. If you let out even by a whisper, or if I find you have let out, I'll tell the governor everything, go abroad at once, and never come back again. Now, you know if the governor's the kind of old boy to tip up handsomely to his son's wife—especially if she should turn out to be Polly Tresler. So be sensible, and let us talk things over."

"I'm sure I only want to be friendly"—beginning to whimper. "But it's hard, when one sees her man after twelve years, not to get so much as a kind word."

If that's all you want," said Dick, "I've got lots of them put by in a box on purpose. I'll give you as many kind words as you like—and kisses, too, when no one's looking."

"No one's looking now, Dick. And oh, how handsome you've got!"

Dick gave a look north, and another south—that is, up and down the lane. After this concession to nuptial modesty, he bestowed a brace of kisses, one on each of his wife's buxom cheeks. She returned them with a warmth that rather embarrassed him.

"And you've never asked about the boy, Dick," she said, reproachfully.

"Oh, damn it! Is there a boy?"

"A beautiful boy, Dick—the picture of his father."

"And the boy's at Hunslope Farm, I suppose?"

"Then you suppose wrong, because he isn't. I went up to London again directly after you went away and deserted me."

"Hang it! I had to go."

"And never a letter, or a message, or a word, or a single sovereign."

"Hadn't got any sovereigns."

"Well, I went up to London, and the boy was born there, and nobody ever knew anything about it, Dick. And there he is now at school, bless his heart! and nobody would ever believe he was twelve years old."

Certainly there were more persons than one in the world who were ready to swear that the boy was no more than ten; but then, Dick could not be expected to know that.

"And I lived in London for eight years in service. Oh! good, Dick—I was always good. You believe that, don't you, my handsome husband?"

"Humph! Don't see any reason for saying 'no' at present."

"And then I came back here, and I've been at Hunslope ever since. And oh! Dick, it's many a time I've been tempted to go to old Ready-money—"

"Wouldn't you have a better chance with him if you called him Mr. Mortiboy?"

"And say to him, 'I'm your lawful daughter, and little Dick'—only his name is Bill—'is your true and lawful grandson, and if you're a Christian you'll do something for him.' He'd have ought to have had every farden of the old man's money if you hadn't a come back. I've asked questions. Oh, Dick, I'm glad you're come."

"My father is a Dissenter, Polly. Perhaps his views of the duties of religion are different from ours. You and I are simple Church folk, you know. But I'm glad you didn't."

"No, I didn't. But what are we to do now, Dick? Am I to come and live with you, as in duty bound?"

Here she smiled affectionately at him.

Dick looked at her blankly.

"Things are as they are," he said, repressing a violent inclination to use profane words. "We can't undo what's done. You know, Polly, what an unlicked cub I was when I married you."

"You won't deny that, I hope?"

"That I was a fool?—oh! that I was married! No. I would if I could; but I can't, because there's a register at the church of St. Pancras; and though I was married—"

"That makes no difference, Dick. I found it out from a lawyer."

"Did you? Then you might have spared yourself the pains. No, I'm not going to deny it. And if you hold your tongue, and say nothing to anybody, now I am back—we can meet of an evening, you know, sometimes—I'll do something handsome for you; but if you talk, I'm off again. So there we are, and make no mistake."

Polly said nothing. All her hopes were knocked on the head. She stood twisting a riband in her red, ungloved hands, and looking at the big man,

her husband, who enjoined his laws upon her. But she was constrained to obey. There was something in Dick Mortiboy which made most people feel that it would be better for them to do what he told them. And all the time she had been planning a little design to make him pay for silence, or threaten to acknowledge him openly. It did seem hard, too.

"How are you off for money?"

"I've got none; and Bill wants new clothes."

"I'll go and see Bill some day—not yet. Here's a ten pound note. Get the little devil—"

"What, Dick, your own son?"

"What's the matter with the girl? Get the young cuss a new pair of breeches, and don't bother me about him."

He sat on a rail by the side of the lane—for they had been walking up and down—and put his hands in his pockets.

"Upon my word, Polly, I had almost forgotten you—I had indeed. And when I saw you at Hunslope, you might have knocked me down yourself, big as I am."

"And weren't you glad to see me, Dick?"

"No—devilish sorry," said her husband, truthfully. "I expected to find you married again, of course."

"Well, I *am* your wife."

"You said that before."

"And I mean to be, too."

"If you don't mean to do what I tell you, it'll be a poor look-out for you. So you'd better make no mistake on that point."

"Don't be cruel, Dick—the very first day and all," said Polly, the tears of vexation rising to her eyes.

The last hardening of a man's heart is the incrustation of that place where a woman's tears take effect. Dick relented a little, and re-stated his case —as a woman's lord and master should; but this time more kindly.

"Now, this is the first and the last of it. If I'm to do anything for you, don't interfere. Don't come between me and the old man. I'm not going to be a brute. I married you, and we can't get rid of that fact. So shake hands, Polly, and go home. I'll write you a letter to meet me again as soon as I see an opportunity. We're all going to Hunslope Farm to dinner when they come home from church. But you must take no notice of me."

"No, I won't—no manner of notice," said Polly. "I'm going to wait at table, and Mrs. Heathcote says I'm to look after you especial."

"I knew a man down away in Frisco, Polly, who was married twenty years to a girl, without a soul knowing anything about it except the parson, and he got shot in a difficulty."

"Did you, Dick? It wasn't yourself, was it?"

"Now, how the devil could it be, when I've only been away twelve years? Well, they had sixteen children, two pairs of 'em twins. And nobody knew it, mind you. And then the man made his pot; and now she rides about in her carriage. And the last time I saw her she had on a blue satin dress, and a red cachemire shawl, and gold chains as thick as rigging ropes. A pretty woman she is still, Polly, and able to enjoy it all. That was the reward of being silent, you see."

"Lor!" said Polly. "Dick, Old Ready-money—I mean, Mr. Mortiboy—is as rich as rich. And they say he can't live long, because he's sold himself to the devil for all his money. Would you give me a carriage and a gold chain?"

"Half a dozen gold chains and a carriage and four. And all Market Basing shall know that you're my wife, Poll. Give me a kiss, old gal."

They parted friends! The man went off in the direction of his father's house: the woman to visit her mother at her little cottage in the town.

Once they turned back to stare after one another.

Their eyes met! Could each have read the other's mind!

CHAPTER THE ELEVENTH.

R. MORTIBOY'S son was spending half an hour, for the first time in twelve years, with the wife he had married, whilst old Ready-money himself was seated in his late sister's pew in St. Giles's Church. He looked round him with some curiosity.

The church of St. Giles at Market Basing is the parish church, and is situate in the middle of the town, where the cross formed by the four principal streets — Bridge-street, Gold-street, Sheep-street,

and High-street—starts from. Within a stone's throw of it are all the public buildings.

Originally, the church was a Gothic edifice, the work of some architect whose name has not come down to posterity. The tower looking west bears witness to his skill. The rest of the building was destroyed by fire in the reign of Charles the Second. That Christian prince thought proper to give a thousand tons of timber from a neighbouring royal forest towards the rebuilding of the church. In return, a grotesque statue and a legend detailing the royal munificence were placed over the portico by the corporation of Market Basing. Sir Christopher Wren rebuilt St. Giles's. He drew a square, with a smaller square running out of it—this was the chancel—for his ground plan, and added it on to the old gothic tower. He built four great walls, and pierced them with four ugly oblong windows, and then three small walls, and three small oblong windows to match, for his chancel. He roofed it over with a dwarfed dome and lantern—reminding you of St. Paul's in a toy box—and left it to the people of Market Basing to worship in, in the stead of their old Gothic church.

So everything remained for a century and a half. Then came a change.

We live now in the age of church restoration; but the fever struck the rector of St. Giles's when the nineteenth century was young.

The dome I have mentioned was supported by four great pillars of white stone; up to these, on each side of the church, came the front railing of a gallery. In 1806, the rector laid his plans for pulling down these galleries, slicing a few rows of pews off, and putting them up again clear of the pillars. This was only part of his scheme, though what else he wanted to do does not matter now. Of course he called on his richest parishioner—the third of the Mortiboy race—for a subscription. And "the scholard" promised him a hundred pounds on his assurance that a London architect had pronounced the galleries unsafe. To this promise Mr. Mortiboy added a condition. It was that he should not be asked for any more. Unluckily for the parson, Mr. Mortiboy's own seat was in the front row of one of the galleries, and he had forgotten to mention that the new erections would not be precisely similar to the old ones. And the banker owned what was called a faculty pew: a quasi freehold, to be bought and sold with his house, and for which no pew rent was to be paid.

The very day he heard of the arrangement to

sacrifice his seat, he was asked by the rector for a second subscription, on the ground that there was so much more being done than was at first intended. This was more than Mr. Mortiboy could stand. His gallery gone, his hundred pounds gone—this was much ; but to be asked to give more for further desecration of vested rights and spoliation of property was more than he could bear.

So, followed by a good many of the parishioners, he seceded to the modest Little Bethel which had hitherto sufficed for the Nonconformist interest. They pensioned off, economically, the wheezy old man who had preached in it for thirty years —ever since he had given up cobbling on having a call—and sent for an eloquent preacher : an awakener. Then came the tug of war ; and Market Basing was divided pretty equally, and with more than the usual bitterness, between Church and Dissent.

Such is the history of the celebrated Market Basing schism, as notable in its way as many a better-known division in the Church.

With a display of that old dog in the manger spirit to gratify which a Shropshire nobleman spent untold sums in building round his great park a wall high enough to keep out the hunting-field, Mr.

Mortiboy never went to the church again, nor did he suffer any of his family to go there. But the bitterness wore off gradually. And when he died, his son, our Ready-money—though he never went to church—was not seen so often at chapel; while Susan Mortiboy, his sister, went to every church service that was held, and to every meeting, and in all parish affairs was as good as ten deaconesses to the parson. Mr. Mortiboy revolved all these things as he sat in the church that morning.

During the service—which was an unfamiliar thing to him, and touched him not—his mind ran back to old times, and he saw himself again playing with Francis Melliship, making love to his sister Emily as he grew older, marrying at that very altar. For a moment the bitter feeling against Mr. Melliship died away—to revive again the moment after, when the thought occurred to him that in a few days his enemy would be at his feet, craving his forbearance and assistance.

The hymns affected him little, because Mr. Mortiboy had no ear for music; and, besides, he was thinking how he should behave when Mr. Melliship came for help. Should he remind him of slights offered five and twenty years ago? Or should he be content to take that moment as an acquittance

in full, and be friends again as of old? He inclined ever so little to the latter course.

In that place he was such an unusual sight, that the people all stared at him over their prayer books. They thought him very much affected by the loss of his sister, because he looked neither to the right nor to the left, but gazed straight before him. Presently, looking forward in this way, his eye caught the face of the preacher, and he was constrained, in spite of himself, to hear the text.

Market Basing is one of those places where funeral sermons are still preached. The text chosen by the friend of Susan Mortiboy, as the theme for his tribute to her memory, was the thirty-eighth and thirty-ninth verses of the eighth chapter of Romans.

The preacher spoke out the words in a clear and penetrating voice :—

"For I am persuaded that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature, shall be able to separate us from the love of God which is in Christ Jesus our Lord."

I have given the text. I will not attempt to reproduce the sermon. I should only do injustice to

it. But it seemed to Old Ready-money that it was directed personally at him.

It told of the sin of self-seeking, in its various forms. It showed how the good woman whose death had made a gap in their midst lived wholly for others; and though she could not take her wealth with her—here a warmth crept over the brother's heart, because he knew it was all his—she had made it a blessing to the poor, and used it as if it were a trust. Here Mr. Mortiboy felt aggrieved. And the preacher, waxing eloquent with his theme, showed that the worship of self is shown in more ways than in the hoarding up and misuse of money—here Mr. Mortiboy felt uncomfortable, because the clergyman was really looking at him: why could he not look at Heathcote?—how by disregarding the interests of others, by ignoring their wishes, by pursuing a line which brings misfortune on them, by failing to anticipate their desires, and by countless other ways, the selfish man makes the paths of others hard for them. Mr. Mortiboy thought of his rival, Mr. Mellishipp, whose path he was about to make very hard, and almost wished, for a moment, that it was not so. And then he drew two pictures—one of him who had no money, but yet had in his heart charity, and sympathy,

and thoughtfulness for his neighbour; and one of the rich man who had these virtues in addition to his wealth; and he showed how each in his way was a kind of Providence to the place—preventing more than healing: making men continue in goodness, rather than repent of evil. And then Mr. Mortiboy turned pale, and a chill fell on his heart, because he knew that he had done no good to anybody else—not so much as to one neighbour, and that the only good he had done to himself was to amass money and increase his wealth. Then the preacher generalized; and such is the power of a contented mind, that Mr. Mortiboy forgot a few moments after where he was, and lost himself in thought——about what he should do with Dick.

It was Sacrament Sunday. The plate came round, and caught him unprepared: at another moment, Mr. Mortiboy would have taken no notice of the intrusion. Now he was softened a little, and recollected he meant to give something when he came; so he dropped a coin into it, with a conscious glow of one who does a good action. Mr. Heathcote, who had been asleep, as was his wont during sermon—not from any disinclination to listen, but from sheer force of long habit—woke up, put a crown piece in the plate, and church was over.

Dinner at Parkside. It had a threefold aim. First, as Mrs. Heathcote observed, it would help to divert that melancholy with which she was persuaded her cousin Mr. Mortiboy was afflicted at the loss of his sister; secondly, to welcome Dick back to England; and thirdly, because it was Grace's birth day, and Grace was twenty-one. There was another reason, which she kept to herself, that on Sunday Mr. Mellship always remained at home and dined en famille; so that there was no chance of Frank calling in the evening, and a reasonable excuse for not asking him. Mr. Mortiboy's dislike to his brother-in-law extended to his nephew as well.

Dick was the quietest of the guests, partly because he was still unused to the society of ladies, and felt it was desirable to keep a curb upon his tongue—which had a habit, indeed, of dropping pearls of conversation, but roughly set. The girls, too, were quiet: Lucy because she was still full of grief for her friend, Aunt Susan, as she was always called; and Grace out of sympathy. But Mr. Mortiboy was in high spirits—perhaps from the influence of that glow of virtue of which we have spoken before, and perhaps from the revulsion of feeling which comes after a time of gloom and

trouble. He sat with his chair a foot from the table, leaned forward at an unpleasant angle, and said "Beautiful, beautiful!" to everything eatable presented to his notice. When the pudding was brought in by Polly, he remarked that it shook, and he liked to see a pudding shake—it was a good sign: and as he drank half a glass of port, with a bit of blue Stilton, he was pleased to notice that the cheese was the only bad thing about the dinner. His chief topic of conversation was his son, of whom he spoke as admiringly as if he had not been present at the table, and frequently patted his broad back. Mrs. Heathcote encouraged him, put in little ejaculations of "La! now, uncle!" "Is it possible?" and so on; while the old man garrulously prated of the good days he was going to have now Dick was come back. Mr. Mortiboy, in spite of his penurious ways at home, was by no means averse to the good things of life. He had schooled himself to believe that it was waste of money to have a decent dinner cooked for himself every day; but it would have been a waste of opportunity to refuse whatever good things were offered by others. So the dinner passed off very cheerfully. It was not exactly pleasant for Dick to have his own wife waiting on him—she had ridden back on the box of John

Heathcote's sociable—nor was he altogether free from alarm when his cousin asked him if he had left his heart behind him, knowing that Polly had a fine high temper of her own, which could not at all times be trusted. Nothing, however, happened to disturb the peace between them. When the table was cleared, Mr. Heathcote, in a tone of much solemnity, called upon all to fill their glasses. Health drinking was a ceremony which he would not have omitted for worlds on such an occasion. He began a little speech.

"Bygones," he said, "should be bygones. There is no occasion for crying over what can't be helped. We've had to grieve, and we may now rejoice. Let us drink the health of—"

"My—good—gracious! what a dreadful thing!" cried Old Ready-money, falling back in his chair, his face as pale as ashes.

Mr. Heathcote stopped suddenly. They all started.

"What is it, Uncle Richard?" cried Mrs. Heathcote.

"Well, I shan't forget this!" He was looking at something in his hand.

"What is it, uncle?"

"I *have* done it!" he replied, solemnly. "I've put

a sovereign into that plate at the church instead of a shilling."

It was true. In the confusion of the moment, his thoughts distracted from what he was doing, he had put his fingers into the right waistcoat-pocket, where were five sovereigns, instead of the left where were as many shillings.

Mr. Heathcote repressed an inclination to roar, as at one of the best jokes he had ever heard—because he caught, just in time, a look of admonition from his wife.

"What *is* to be done? I never made such a mistake in my life before," cried Mr. Mortiboy.

"What can be done?" cried Mrs. Heathcote.

"You have done more good than you intended, Uncle Richard," said Lucy. "Some poor persons will have a better dinner next Sunday."

"Better stuff and rubbish!" said Mr. Mortiboy.

"Well then," said Dick, whose ignorance of church customs must be pleaded in excuse for the hardihood of the suggestion, "write to the parson, and make him give back your change."

"Well—why not? It's only right," said his father.

"Oh!—uncle!" Lucy expostulated.

"I'll send John," said Mr. Heathcote, "if you like."

He saw here the materials for as good a thing as had ever come under his notice, and was determined to make the most of it.

They got paper, and Mr. Mortiboy was going to write, explaining that, in the hurry of the moment, he had made a mistake of some importance—viz., the substitution of a sovereign for a shilling—and begging the rector to return to him the balance due.

But Mrs. Heathcote contrived to make her uncle postpone this till he got home. She did not want the letter dated from Parkside.

Then Mr. Heathcote went on with his speech.

"I have forgotten, now, what I intended to say specially. But I was going to propose Dick's health. Dick, my boy, we're glad to see you, and proud of you; and you're always welcome, as you always were, at Parkside."

Mr. Mortiboy's voice shook a little as he raised his glass and said—

"We'll drink, Dick!—we'll drink, Dick!—your health, my son."

The big prodigal had found his way to his heart; and he loved him better now, far better, than he had ever loved him as a boy.

Dick said a few words; and then Mr. Heathcote filled his glass with an air of business, and looked

at his wife, who pulled out her handkerchief. They knew what was coming. But Mr. Mortiboy astonished them all.

"Let me," he said, "say a few words." He turned to Grace. "Grace, my dear, we are going to drink your health, and many happy returns of the day. For twenty-one years, I think, I've dined here on every birthday of yours, and drunk a glass of port to you every year. Lydia, your children are good girls. Had things been different with me —had Dick not, happily, come back to us—I should — But there is no telling what might or would have been done."

Here Mrs. Heathcote buried her face in her handkerchief.

"And now, my dear, I wish you a long and happy life, and a careful husband, and"—here he hesitated a little, and pulled out his pocket book—"here, my dear,"—he took out a crisp and new bank note, and looked at it admiringly for a moment; then he put it from him as if the action cost him something—"here, my dear, is a present for you."

It was a hundred pound bank note. Grace read the amount with a sort of stupefaction, and passed it to her father. Mr. Heathcote took it gravely, and gave

it back to his daughter. And then it went round, and there was a simultaneous cry of gratitude and surprise. They were shocked at the old man's unlikeness to himself.

"But what in the world will you do with it Grace?" said her mother. "You will have to put it into Uncle Mortiboy's bank."

"Yes—do, Grace," said the donor; "and I'll see if I can't give you interest for it."

Five minutes after she had received her present, Grace handed it back to her uncle to "take care of" for her; and he received it with a gasp, and returned it to his pocket-book hastily.

It was at once the cheapest and the handsomest present he could give; and he knew he should get it back again "to take care of," when he decided upon what form his present should take.

Poor Grace! It did seem rather hard to her to be tantalized by the sight of such a splendid sum of money, and then to have it suddenly ravished from her sight, and consigned to the dark dungeons of the bank—a prisoner not to be released.

In the evening, Mr. Mortiboy sat in the easiest chair by the fire, and next him Mrs. Heathcote. And he conversed with her about his son Dick, telling her over and over again how great a comfort

to him the boy already was: laying out his schemes for an easier life, and planning the happiness that was to be his, now Dick was come home again. Dick, for his part, was listening to the girls as they sang hymns.

"Your nose, my lady," said Mr. Heathcote that night, laying his manly head upon the pillow, "appears to me to be put out of joint."

"Don't be coarse, John," returned his partner.

"Anyhow, old Ready-money has broken out in a new place. That hundred pounds of his is all our girls will get. But the old man is improved by it, and I'm glad Dick has turned up again."

"Poor boy!" said his wife, with feeling. "So am I. John, mark my words—though you must have seen it—Dick's setting his cap at Grace already."

John was coarse enough to laugh at this remark, and to continue silently shaking till slumber smoothed out his limbs, and composed them for rest.

As for Mr. Mortiboy, he went home well satisfied, and not the less pleased because the morrow would bring his brother-in-law, for the first time in his life, for assistance and forbearance. For he knew well enough that it was quite beyond the power of Francis Melliship to meet his liabilities. It would

be something like a new pleasure to see his proud brother-in-law open his case, and admit that he wanted time. It would be a real new pleasure to have him, like all the rest of Market Basing, secretly under his own thumb. Mr. Mortiboy rubbed his hands when he thought of it. He would not ruin Melliship: he would even help him. But he would help him at a price, and that price should be his own aggrandizement. To have both the banks at his command would be almost to rule the county as well as the town. To make of Mr. Melliship a superior Ghrimes would be an ample return for those slights he had endured at his hands so long ago. And it fell out so well for Dick, too. He could go back, arrange his affairs abroad, and return in a year or two to leave Market Basing no more, and to succeed him in all his wealth—and even Mr. Mortiboy himself did not know how much that wealth amounted to by this time.

So he, too, went to sleep; and all Market Basing slumbered—except one man.

CHAPTER THE TWELFTH.

THAT man was Francis Mellishi p!

Old Ready-money's brother-in-law—rival, as he considered him; enemy, that he had tried to make him—spent the Sunday in his usual fashion. In the morning, he went to church with his household, filled his accustomed seat in the family pew, and heard the funeral sermon; dined early, and in the evening went to church again.

Dr. Kerby walked with the Mellishi ps as far as their own door, after the morning service. He begged his old friend, the banker, to take a rest from his work. He took Mrs. Mellishi p aside, and whispered to her in terms imperative and strong.

He told her she must take her husband for a change of air that very week, on some pretext or another.

"If Mr. Melliship won't take you, my dear lady, you must take him."

"Doctor, you alarm us. What—what is the matter with my dear husband?" she asked, unable to conceal the nervous feeling the doctor's words produced, yet unwilling to tell him of the signs of unnatural change in her husband she saw herself.

These were clear enough: but neither the wife, nor the son, nor the daughter could read their meaning.

They saw the change that cast its shadow over their house. Their anxiety for husband and father was intense.

What could they do? Nothing. And this inaction was terrible to them.

Mr. Melliship was in high spirits all day: he had been in high spirits all the week. His face was flushed, his movements quick and nervous. He was very excitable, and talked in a wild, exaggerated way.

His present was the very opposite of his natural state.

His talk all the week had been perpetually of one kind: about money, about his own wealth. For the first time in her life, his daughter Kate began to think her father ostentatious. The thought but suggested itself, to be stifled as unworthy: the fault was in her, she thought, not in her father.

Now, on this day, he was even more demonstrative of his newly-born pride of purse. He spoke of his intention of removing from the old bank where they had lived so many years, of buying an estate, of having a town house, of getting new plate, of spending money on a hundred things which he had hitherto been quite content to do without.

"But, my dear," expostulated his wife, half in doubt, half in earnest, "all these will cost us a great deal of money."

"And if we have the money to spend on them, my dear?" replied her husband. "What says the Latin poet, Frank?

> 'Vitam quæ faciunt beatiorem,
> Jucundissime Martialis hæc sunt,
> Res non parta labore, sed relicta—'

Eh? Now, I would wager that you cannot finish it."

"I cannot indeed, father. I don't suppose I can read it."

"This degenerate age!" sighed his father. "And here is a man who has only just taken his degree, and cannot cap a quotation from Martial. It was very different in my time, I can tell you, sir. We read Latin, at any rate. But the

'Res non parta labore'

will be yours, my boy, and that is the great thing, after all. Frank," he suddenly added, "I have often thought how enormously rich a family, starting from absolutely nothing, might become by dint of sheer economy, and allowing themselves no luxuries, so that the money might all accumulate. Thus, the Fuggers in the fourteenth century went on splendidly, till there came a fool who threw the family wealth away. My idea is, that the family is to have no fool at all in it."

"If money is everything," said Frank, "it might be worth the while of a man to found a rich family in this way."

"He would inculcate, as a kind of religion," Mr. Melliship went on, "the laws of frugality and industry. He who failed or came short of his duties, should be solemnly cut off from the rest. In six generations, provided the sons were of average brain power, the family would be as rich as the Rothschilds."

Mr. Melliship grew quite excited as he spoke.

"But is it worth while to take all the trouble?"

"Surely yes, Frank. Money, in all ages, means —if you please to use it for that purpose—comfort and luxury; or it means power and authority: or it means ability to advance the world in any way that seems best to you. Surely, therefore, whether you are an Epicurean or a Christian, you must desire money. Whatever your character, you must wish that you had it. And if it were not for the selfishness of men, they would deny themselves in order that their children might have it."

"At all events, Uncle Richard is not a selfish man, then."

Mr. Melliship laughed.

"He has saved money, I believe—only thousands, though; and his son Dick will have them. My dear, let us have Dick to dinner one day this week. Any day; ask the rector—a very capital fellow, full of energy: a man that you must cultivate, Frank, and learn from him all that he can teach you."

This was how he talked all dinner time. After his wife and daughter left them, he stayed behind with Frank, and finished his bottle of wine. They had some sacred music; and at nine o'clock Mr. Melliship read prayers, as was his wont on Sunday

evening, and shortly after retired to his own study. This was not unusual, and did not excite any comment.

He sat down before the fire, with the bottle of brandy by his side. And, turning his lamp down so as to have little but the firelight, sat with crossed legs, and a pleased, happy expression of countenance. He was thinking of his revenues, of his vast property, and making schemes for the happiness of his children. Hour after hour passed thus, and he had more than once drained the glass. The clock struck eleven, twelve, and one, without his moving from the chair. And the fire, burning lower and lower, at last went out altogether. The cinders were black. All that remained to tell there had been a fire in the grate was the crackling noise the cooling embers made. Still he moved not. The curtains were not drawn; and the moon, bursting suddenly from behind a cloud, shone through the windows, and fell full upon the portrait of his children above the mantelshelf.

The bright light caught his eye, and in a moment Francis Melliship awakened from his reveries. He started up, passed his hand across his brow, and looked wildly round.

Is there anything in all dramatic literature more dramatic than the awakening of Ajax after his night of madness? The goddess calls him: the proud king and warrior comes at Athênê's call, blood-stained, breathing fury and revenge;—telling how in the dead of night he has gone secretly forth, and captured his enemies: how they are within, the two sons of Atreus, bound and tied, waiting to receive the stroke of his sword; and the crafty son of Laertes, Ulysses the fox, for whom is torture before death. So raging, but contented, he returns to his tent. Presently comes the day, and with it a return of his senses. He wakes from his frenzy, and finds himself sitting surrounded by the carcases of the beasts he had slain in place of the Grecian princes. Then his fortitude gives way. "*Ai, Ai!*" he mourns. "Alas! alas! there is but this one thing left, nobly to die." And so he bids farewell to his wife and his son, and the dear light of the sun, and falls upon his sword, and goes away to those regions of shade where the souls of departed heroes ever wander sadly, lamenting the days of life.

So in a moment, the whole horror of his situation burst upon the unfortunate Francis Mellishipp. The

moonlight, pale and bright, fell on his book of memoranda. His eyes caught the words—"*February 10th, Monday, Mr. Mortiboy.*" These five words spoke volumes. The riches he had boasted of did not exist: there were no investments, or only investments that had lost him money: there were no means of meeting the liabilities that fell due on the morrow. For the last three or four weeks, he had been suffering from delusion and madness. But he was not mad now, and he saw his position in all its miserable conditions. How could he explain? How make people understand that what they would mistake for the dishonest boasting of a broken swindler was only the natural expression of an overpowering delusion? He could not: no one could: there would be but one opinion possible. And then to walk for the rest of his days ruined in purse and reputation! The broken banker: the rash speculator: the dishonest bankrupt: mad Mellishp! He who had been the first in the town: the proudest, the most prominent, the best bred, and the most highly considered.

He rose with a gesture of despair, stepped into a dressing-room adjoining his study, and came out with a case in his hand, which he held for a few moments, as if dreading to open it.

He held it in his hands hesitating.

The moon shone out, and between his eyes and the moonshine there stood once more the figure of the dead woman which he had seen a week before. Again she appeared to him: and this time not pointing to the picture of his children; not stern, reproachful, and threatening: but smiling, pleased, and happy. Her age seemed to have fallen from her, and she appeared as she had been thirty years before, when they were young together.

"Susan!" cried the unhappy man, stretching out his hands, "speak to me. Susan, my first love, why do you come back in the semblance of those old times? Susan, forgive my broken troth, and the promise that you and I alone know of. Speak to me, Susan!"

She did not speak, but beckoned; and when he looked again, she had disappeared.

He sat awhile with troubled brow, trying to think. He could think of two things only: the horror and disgrace of the future, which his disturbed state of imagination augmented; and the image of his old friend—young again—radiant, smiling, beckoning to him. Beckoning!—but where? Surely to some

land far off, where there would be no more trouble, but only youth, and love, and pleasant fancies.

* * * * * *

As the moon shifted round to the west, the light left the portrait of the children, and, moving slowly round the room, came upon the form of Mr. Mellishipp lying prone upon the hearthrug. He was not sleeping, but dead ; and the black pool that shone in the light of the moon was blood that came from his self-inflicted wound. Like Ajax, he could not bear the disgrace. Without a word of farewell to his children, or of explanation or motive, he had left all his troubles and burdens to be borne by shoulders weaker than his own. Selfish ? Perhaps. It is the custom to say that suicides are cowards, and selfish. But there is a point of physical or moral suffering at which every man will give way, and prefer immediate death. We cannot endure beyond that point. Heaven keep us from suffering that even comes near it !

CHAPTER THE THIRTEENTH.

IT was Monday morning, February the tenth. The time, three o'clock. The moon had gone down, and the wind, blowing in gusts, soughed and sighed as it played round the house, making windows and doors rattle. Within, all was quiet. No one in that house heard it.

On the hearth-rug of the study lay the corpse of the ill-fated gentleman, Francis Melliship.

Overhead, his son Frank slept dreamlessly.

In their several chambers, wife, daughter, servants were asleep.

And he, husband, father, master, lay dead!

O giant Death, door of life, what lies not within the compass of thy power!

Over the waking horror of those to whom the dead man was dearest, I draw a veil. Let me pass by the misery of that awakening: the first great shock; the widow's cry of anguish; the wail of the orphans.

It was at five minutes past seven that the news left the door of the bank: whispered in the startled ears of the milk boy. At eight, Market Basing breakfasts: by that time, everybody was in possession of the news.

"Mr. Melliship at the bank's dead."

They killed him in twenty different ways. But they gave only one reason for it—the true one: that he was a ruined man.

The bank opened its doors every day at ten.

Long before nine, knots of people were gathered about the street: and every minute they increased in numbers.

People in the town sent sons or servants post

haste to tell the news to relatives in the country who banked at the old house, and might be supposed to have money lying there.

"Melliship, the banker, has cut his throat!"

The truth was out, and the town was wild with excitement.

It was assize time. The judges were to come in by the first train, and the town was filling with country people.

The street that the old bank stood in was soon like Gaol-lane on the day of an execution. There was a great crowd, a stifled buzz of voices, and one object of attention: the great stone house, with all the blinds drawn down, and iron shutters that might or might not be raised at ten o'clock.

This was the scene outside. But what was the picture within?

The terrified clerks, who had hurried down to the bank as soon as they heard what had happened, were behind the shutters in the half-dark room, discussing in whispers what was to be done. Of course they suspected that there was something wrong, though not one of them had any knowledge of the real state of affairs. Mr. Sanderson, the cashier, who had been in the bank forty years, only knew that Mr. Melliship had recently made very

large payments, on what account he was unable to say.

Frank came down pale as death, his dress in disorder: more ignorant and more distracted than any of them.

"Mr. Sanderson," he said, "the people are collecting in the street. Can we open the bank before ten? Is it possible they suspect that my unhappy father put an end to his life because he was not solvent? They can hardly think that—they must know he did it when he was deranged. Oh father—father!" and the young man sobbed in his agony of grief.

"All will be well, sir, I hope," the old retainer said, in a voice choked with emotion.

"We must have the books and money. Where are the keys?"

"The keys were always in your father's possession," said the old clerk, solemnly.

Frank shuddered, and buried his face in his hands. His father's body had been laid on his bed. Who was to take them from it?

The clerk saw his hesitation.

"Excuse me, Mr. Frank," he said, the tears running down his cheeks as he spoke, "but some one must get the keys. Let me get them."

Frank assented, and the old servant went alone into the room where the body of his master lay, and presently came back with a blanched cheek, and the bunches of keys in his trembling hands.

They opened the iron door in his presence—for it was evident there would be a run on the bank—and went in.

It was the honour of his father's name Frank wished to protect. No other feeling could have roused him from the shock his father's awful end had given him.

The force of circumstances compelled him to act at once.

The strong room—the place where books, securities, and "safe custodies" of all sorts were kept—was fire and thief proof; but for still greater safety, in its farthest side was a money safe, built into the wall.

In this the cash was kept; and they unlocked it without delay, for time pressed — people were already drumming the street door with their heels.

The next question was, what did it contain? This was soon settled.

The black leather note-case was examined first.

"Open it," said Frank.

More than half the compartments had their own notes in them—some ready for issue, the bulk of them undated and unsigned.

Sanderson gave a ghastly smile.

Frank understood it.

Paper bearing the signature of Melliship, Mortiboy, and Company was at a discount that morning; though a few hours before people would have bought the five pound notes at four pounds nineteen shillings and eleven pence halfpenny apiece as long as you liked to sell them.

The old cashier turned to the Bank of England notes. Their value was £2,550.

Frank wrote it down on a piece of paper.

Next they counted the gold—£1,100, in yellow canvas bags of a hundred pounds each; fifty-three odd sovereigns.

Then they reckoned up their stock of silver.

Two sacks, with one hundred pounds in each. Nineteen pounds ten and sixpence loose.

"The copper we need not consider, sir," said Mr. Sanderson. "What is the total? Three, nine, two, two, ten, six," he added as he read the amount over Frank's shoulder.

"It seems a large sum, but I have no idea of how far it will go."

"It is enough, sir, and more than enough for any ordinary day; but there will be what I never saw before, and, please God, shall never see again—a run on Mellishipp's. At any rate, Master Frank, we must go on paying as long as we can."

"Yes."

"The bank is all right, sir, never fear. With a head like your poor father's was—till these last weeks—we're not likely to be far wrong when things are looked into."

The clerk's confidence in the master he had always served was so strong, it would not have been shaken if there had been only twopence found in the locker.

"And if," said Frank, rousing himself with an effort from the fearful thoughts that filled his mind —"if the people's confidence is not established when our stock of ready cash is run out?"

"Then," replied Mr. Sanderson, with trembling lip, "we must put the shutters up—unless Mortiboy's will advance us money." Then, slapping Frank's shoulder, he cried, with energy—"Go quickly, sir—go yourself to Mr. Ghrimes, and tell him what a state we are in; and Mr. Mortiboy, your uncle, too. Go, Master Frank, go. Save our credit. We must have more than we've got, or be-

fore twelve o'clock the shutters must go up—which God forbid!"

In town or country, a banker's stock of cash is always lowest on Monday. Saturday is the great day for paying out. On Monday morning customers begin to pay money in. On this day the cash at the old bank was lower than usual by at least a third; for two customers had on Saturday drawn £2,000 in notes between them. One had a mortgage to settle, another had bought a house; and as lawyers don't take cheques for such purposes, they had drawn their money out of the bank, and made their payments in notes.

The persons interested in the solvency of Melliship's were the depositors. Clearly, debtors would not care. It was the creditors that were going to make the run.

They were small shopkeepers, who kept balances of fifty pounds and under at the bank. These men were the most afraid. Larger traders had from one hundred to two hundred and fifty pounds lying to their credit.

The largest balance was kept by Hopgood, Pywell, & Co., linendrapers; but their bills had been met on the 4th. On the 10th of the month

they had not above a couple of hundred pounds in the bank.

None of these classes could be hurt much.

Trade is a very elastic thing.

But the doctor, with all his little savings there; the retired shopkeeper; poor gentlemen and gentlewomen in town and country, who had placed nearly all they possessed in Mr. Mellship's custody—for them, his failure meant their ruin.

Here I will show briefly how this failure had been brought about.

Mr. Mellship was by nature a gentleman: he never conceived a mean thought, nor did a mean action. When his father died, instead of carrying on the banking business, he ought to have disposed of it to old Mortiboy, and gone into the country to live the life of a village squire.

Unhappily for himself and his family, he carried the business on, though he was wholly unfit for it.

Sanguine: he invested largely in Foreign Stocks, promising a high rate of interest; in Land and Credit Companies; in South American mining speculations. This was gambling; but he learnt the truth too late.

Then, in conducting the legitimate business of a

country bank, he behaved in a way exactly opposite to Ready-money Mortiboy's notions of trading,

And Mortiboy was right, and Melliship wrong.

In agricultural districts, bankers make advances to the farmers. The security is their stock and their crops. Mr. Melliship advanced his customers money at five per cent. Old Mortiboy at six or seven per cent., according to his customer.

Mr. Melliship never pressed a man, never turned a deaf ear to a tale of distress.

A sorrowful tale told to a banker by his debtor always has for its end time or money.

Mr. Melliship belonged to the old-fashioned school of country bankers: he never threw a man over; he gave him time, gave him more money, bolstered him up. He went on throwing good money after bad, making new advances to keep his debtor afloat, till the man became involved beyond the power of extrication. Then came the final crash, and the money of the bank was lost. Buried under a mountain of difficulties.

After harvest is the time at which the farmer repays the banker in corn-producing counties.

Stock sells all the year round; and so a little dribbles back. In the Southern counties the lambs pay the rent. In April and May, the

banker gets his money back through Biggerstaff's or Lacy's, who do the banking of the London salesmen.

In Holmshire there is a little of everything; the land is described by agriculturists as "useful." Stock, corn, and lambs are produced, and on these securities the bankers at Market Basing make advances.

Mr. Melliship took the bad business; old Mortiboy the good—or none.

There had been four bad years, and the farmers had for once good reasons to complain of their bad luck. There were bad harvests and bad lambing seasons; and disease broke out among the cattle, to finish matters.

A bad year means this: the bank must go on advancing till next harvest. This had been repeated three times, and it ruined the old bank; for Mr. Melliship had long before dissipated his father's wealth.

He had been compelled to borrow money in large sums on his promissory notes. He had had no difficulty in doing this: his connection was large and rich. And very few people knew of his embarrassments until four months before his death, when a client of old Mortiboy's died. His son

deposited promissory notes of Mr. Mellishipp's to the amount of £11,575 in the old gentleman's hands for safe keeping and presentation at maturity. They fell due on Monday, February 10th.

Mr. Mellishipp's difficulties had driven him mad, and Mr. Mortiboy was robbed of the pleasure of seeing his brother-in-law at his feet.

Let us follow Frank. He ran off to see Ghrimes.

It was a quarter to ten, and there was no time to be lost. He walked quickly into the street, and through the knots of excited talkers, who made way for him, with no words of salutation, for his hat was drawn over his eyes.

Mr. Ghrimes lived at the other end of Market Basing. When Frank got there it wanted five minutes to ten, and he was gone—just gone—to the other bank. Frank hastened after him.

"Good Heavens! Mr. Frank—what's this?" cried the manager, when he saw him.

"You know it, Mr. Ghrimes. It is all true. Come round, for God's sake, and help us!" Frank gasped, breathless with excitement and haste. "There is going to be a run upon the bank. Hark! there is ten striking. Come, quick, Mr. Ghrimes. I must get back."

It was scarcely etiquette, but Mr. Mortiboy's manager threw formality to the winds, and went.

Mr. Sanderson would not allow the bank to be opened till Frank returned.

"Open the doors at once," said Frank; "Ghrimes will be here immediately."

As the doors opened, a crowd of men surged in. The younger clerks shrank back frightened; but Mr. Sanderson advanced to the counter with bland and reassuring smile. They all opened at once, like so many hounds at scenting a fox. Mr. Sanderson held up his hand. They were silent directly.

"Hush! gentlemen, hush! Have you not heard the dreadful news? Mr. Frank is in there. Do not let us disturb him."

"I warnt to dra' moy money," roared a bluff old publican—who had about fifty pounds in the bank—from the neighbourhood of the door.

"Pray, gentlemen, let that person come and take his money," said Mr. Sanderson. "Oh! it's you, is it, Mr. Stubbs? You are to be served before anybody else, because you haven't got the manners to wait."

This created a little laugh. The panic was only just beginning. The man received his fifty pounds

and went off, grumbling. When he got outside, he hesitated. Had he turned back, and given his money again to the bank—as was his first impulse, on finding it so promptly paid—all might have been well. For men possess largely themselves the sheep-like propensity of following where one leads. But a moment of indecision was succeeded by the cold breath of doubt; and Stubbs buttoned up his gold, and walked away.

Stubbs was met outside by his friends.

"Got it—is it arl right? Can they pay?"

"Aye, aye—I'm got moin all square. Moin warn't much. I dra'ad it out, though—all goold." And he tapped his pocket.

"Goold, mun—arl goold? That looks 'nation bad, that do!"

"Whoy, Bill?" demanded Stubbs. "They cain't pay'ee in nothint better nor goold, can 'em?"

"Looks 'nation bad, though, neighbour—tell'ee whoy. It's arl over with 'em—now, taak my word furrit. Bank of England won't troost 'em wi' no more notes—that's whoy they pays arl in goold, mun."

And this version was believed in, and helped to smash Melliship's.

Then Mr. Sanderson, telling his assistant to be as

slow as possible in paying cheques, but to preserve the appearance of alacrity and readiness, began to converse with the crowd—every one of whom he knew personally—who were waiting their turn to be paid. To his dismay, it grew thicker; and those who pressed at the door were more impatient than those who first entered. But as very few of those who got to the front knew the amount of their balances, and as this had in every instance to be ascertained, payment took place slowly.

"What a dreadful thing it is!" said Mr. Sanderson, in a stage whisper. "They say he was affected by the success of his own enterprises."

People inside heard this, and began to wish they had not been so hasty. But the pressure went on increasing from without.

"Yes; and to look at the crowd here, one would think there was reason to doubt Mellishp's bank. Really, gentlemen at the door, you must have patience. Every one in his turn. We shall attend to your business as soon as we possibly can. Jones, here is old Mrs. Clarke. Ladies first. Now, do not let Mrs. Clarke wait."

Mrs. Clarke was deaf, extremely stupid, and always disputed the accuracy of every account. She had come to draw out all her money, including

the odd halfpence, and was likely to keep the clerk, Jones, occupied for a good quarter of an hour. First, her passbook had to be compared with their ledger. Next, she had to be heard in support of her belief that she had more money than their books showed.

Mr. Sanderson stepped into the manager's room. Frank was standing before the fire, anxious and dejected.

"Mr. Frank, we can't go on—we can't, indeed, unless help comes from the other bank. In half an hour we shall be at the end of our resources, unless the tide turns. God grant it may!"

"Ghrimes promised to be here as soon as he could. We can do nothing but hope. Send round a clerk for him."

But as they spoke Mr. Ghrimes appeared in the bank, having entered from the back. A murmur of relief ran through the expectant crowd as they saw him—for "Mortiboy's Ghrimes" was trusted implicitly in Market Basing. And then people began to look at each other, and to feel as if they were doing a very foolish thing.

"What is all this crowd about?" asked Ghrimes of one of the clerks, running his fingers through his stubbly, iron-grey hair, and looking right through

the people, as if he had never seen one of them before in his life.

"We want our money, sir," said one of them, less sheepish than the rest.

"Oh, do you?" growled Mortiboy's manager. "Then you had better take it; and don't come to our place with it, if that's the way you intend to inconvenience your bankers at a time of domestic calamity. Pay them all their money as quick as you can, Mr. Jones, and let them go."

The applicants—who, as yet, were chiefly the tradespeople of the place—were moved by this rebuke, and two or three declared their intention of letting the money "be." But these were few, and the rest only pressed on to the counter. Ghrimes might be right; but, after all, money was money, and if that wasn't safe, there was no knowing what would happen next. For the popular notion of banking in the Market Basing mind was that the banker kept all the money in gold, in cellars or strong boxes; that to use it, or take it out for any purpose save that of returning it to its rightful owner, would be akin to embezzlement. How bankers lived they never inquired.

Mr. Ghrimes pushed into the back room. Frank gave a sigh of relief.

"It is all right, my dear boy," he said. "Go on paying them, Mr. Sanderson. They are putting up the gold at our place for you. As fast as you pay it out, the people bring it over to us; so that it is all right, and you can meet any number of their demands."

"But not any number of bills," said Mr. Sanderson.

"Do not let us meet trouble half-way," said Mr. Mortiboy's manager. "Our first business is to stop the mouths of those fools outside. Let one of your clerks be ready to receive and weigh when our men come over."

Mr. Sanderson went back to his counter with a lighter heart.

"I've had a terrible time with the old man," said Mr. Ghrimes. "He seems knocked off his head with this dreadful news. I could not get him to consent to anything. At last his son Dick made him give way. He hardly understood, I think."

It was quite true. The shock of Mr. Melliship's death had been almost more than Mr. Mortiboy could bear. He had gone to bed light-hearted and happy. He had got up in the morning still happier: for the day was come at last when his rival—the man he had hated—would be in his power. He

desired no more. In his power! The man who had never been as rich as he, but of so much greater weight and influence. The man whom people respected and courted, when he could get no one to do more than fear him.

Remember, he did not seek to ruin Mr. Melliship: it was not his intention to shut up his bank, even if he had the power. But it was his intention to sit alone in that grimy kitchen in the evening, and reflect that the proud man was humble before him. Now the day was come, and the proud man —too proud for humiliation—had escaped by the only gate open to him. So that when Mr. Mortiboy heard the news, his heart felt like lead within him, and a cloud that never lifted again fell upon his brain.

He was sitting pale and speechless when Ghrimes came for authority to stop the run. But he could at first only be got to answer incoherently.

"Eleven thousand five hundred and seventy-five pounds! The bills are due this morning at twelve o'clock. I knew he could not meet it. I told you so, Ghrimes. You can't say I did not tell you so? Well, then—nobody can blame me. Francis Melliship was mad—mad at your Aunt Susan's funeral —was not even dressed like a man in his senses—I

see it now, too late! Eleven thousand pounds, Dick. They were lodged with us for safe custody. Eleven thousand pounds! Poor Francis Melliship! We were boys together, Dick; and I married his sister—your mother, poor thing! And Susan always had a kind word for him, though we were not the best of friends. And now it's come to this. He's quite dead, you said, Dick?"

"Dead as a ninepin," said his son.

"Yes. They're all gone—they're all gone."

"Mr. Mortiboy, time presses. There's a run on Melliship's, I tell you. Can't we make him understand, Mr. Richard?"

"Look here, sir," said Dick, shaking him gently by the shoulder, "there's a run upon their bank, and if you don't stop it, the bank will stop; and then there'll be a run upon yours; and if that stops too, there will be the devil to pay, and no mistake. So you had better say 'Yes' to Mr. Ghrimes. I'm witness enough."

The old man muttered a feeble "Yes," and then went on maundering.

So Ghrimes went away.

Before, however, any help was actually needed at Melliship's, a singular thing happened. For at first those who drew their money from Melliship's took

it across the road—it was only beyond the church on the other side—to Mortiboy's, in order to deposit it there. There were thus two rivulets of people—the larger going to Melliship's, the smaller to Mortiboy's. But presently, Mortiboy's depositors, seeing the double stream, began to imagine that there was a run upon both banks; and a panic set in in both directions.

This was about half-past eleven, when the town was filled with people—for it was the first day of the assizes, and the news of Mr. Melliship's death was spreading in all directions. People in gigs quietly jogging into Market Basing from north, south, east, and west, were overtaken by others driving wildly for dear life.

"Haven't you heard? Melliship's bank has smashed, they say."

The main street was blocked with vehicles. My lord judge, riding with the high sheriff and his chaplain in Sir Harbury Nobottle's grand carriage, was nearly upset; and, for the first time within the memory of living men, the twelve javelin men, walking in martial array by the sides of the carriage, were of use. They pointed their antiquated weapons at the crowd, and protected his lordship from the indignity of being jostled by the farmers' chaises.

At the judges' lodgings, by the Court House, only three or four ragged urchins were present to hear the imposing fanfare of the liveried trumpeters, and see his lordship get out.

The ceremonious pageant of the Law was neglected. Every man rushed to the bank, whether he had anything there or not.

The consternation was universal. It came home to all. The panic spread like wildfire. Country people swelled the crowd of residents in the town, surging round the doors of the old bank. The game was every man for himself: sauve qui peut. So they pushed and shoved one another like mad people.

Let money be at stake to see human nature with the paint off!

As the clock of St. Giles's struck twelve, there were as many people besieging Mortiboy's, at the new bank, as there were trying to gain an entrance at Melliship's.

It was some little time before Mr. Ghrimes could clearly understand that the panic was going to affect their house as well as the other: the thing seemed too absurd.

It was so, however; and, with a heavy heart, he stopped the transfer of the gold to Melliship's, and

sent a hasty messenger to Derngate, whither Dick Mortiboy had gone, to beg him to bring his father to the bank without a moment's delay.

At five minutes after twelve, Frank received a note from Mr. Ghrimes. It said—

"*We cannot help you: the panic has attacked us. There is a run on us now: we shall want every sovereign we have got.*"

Frank handed the note over, with a look of despair, to Mr. Sanderson, who read it; then sat down and pulled out his pocket-handkerchief, and wiped his brow.

"It will be over, Mr. Frank," he said, "in a few minutes."

"You mean that we shall have paid out all our money."

"Every farthing. We have just cashed some heavy cheques. After that we must put the shutters up, and then we must examine the books, and find out our liabilities, and—and—please God—go on again."

Then a loud voice was heard from the street, which Frank knew well. It was his cousin's, John Heathcote.

"Now, then, let me pass, please—let me pass. I am going to pay *my* money in."

"It's no good, Mr. Frank," whispered Sanderson. "What he can bring can do nothing for us. We must stop."

"Stay," said Frank, "I must say a word first."

He went out. At the sight of his tall figure, and his pale and suffering face, a stillness fell upon all who saw him.

"My friends," said Frank, "you must go away. We cannot pay you to-day, because we have no more money in the house; nor can I tell you when you will be paid. But you will be paid, be sure of that."

"You will be paid," echoed Mr. Sanderson.

"I promise you, in the name of my poor father, who lies dead upstairs, that rather than one of you shall lose a farthing by us, if the worst comes to the worst, we will strip ourselves of everything in the world. But go quietly now, because we have no money left."

They were awe-stricken by his solemnity. They could not murmur, because his trouble was so great, at their own probable or possible losses. Some of them went out with streaming eyes—all of them without a word. And then the iron

shutters were let down, and the door closed—and Melliship's bank had stopped.

A very different scene went on at the other house. The news of the run on his bank acted on the old man like cold water on a fainting woman. He left off maundering to his son, raised his head erect, and looked in sheer wonder at the messenger who brought him the news. A run on *his* bank?—on Mortiboy's? The thing was impossible, absurd! As well expect the whole race of sheep to assert their independence, or the infant in arms to demand a separate establishment, as that his customers should dare to distrust him.

He rose and grasped his stick in a menacing manner, as if the appearance of that weapon alone would restore confidence; and placing his hat firmly on his head, he walked out of the house, followed by Dick.

As he marched down the street—his step firm, his bearing confident, his aspect stern—the people fell back right and left, and those who were hurrying to his bank to draw out their deposits, slackened their steps, and allowed him to go on first.

The whole street front was blocked with people.

"You had better go round by the back way, sir," suggested a bystander, in a meek whisper.

Old Mortiboy turned upon him like a wild cat, gnashing and gnawing with her teeth.

"Who the devil asked for your advice?" he gasped out, and passed straight on to the front entrance, blocked up as it was. They fell back to make way as his tall, thin figure passed through their midst, followed by his great son, Dick—like Saul, a head taller than anybody else.

"Now," said Mr. Mortiboy, in a loud, shrill voice, "perhaps you will let me get through to my own bank, gentlemen."

There was some hesitation in the crowd.

"If I cannot get through you," said the old man, "by God, I'll have the shutters up in three minutes."

But Dick the stalwart was in front of him—clearing a path by the free use of his elbows. To get into the bank itself was a more difficult matter; for here, with every goodwill, the people were so jammed and pressed together, that they could not possibly make room. As Mr. Mortiboy put his foot upon the steps, a little slip of an old man, whose terror was almost comical, fell at his feet, crying—

"Oh! Mr. Mortiboy, Mr. Mortiboy, don't rob me of my money! Oh, sir, I'm a small man—I must draw it out! Oh, sir, let me have it. I'm ruined—I'm ruined!"

"What the devil is the matter with the man?" answered Mr. Mortiboy; and then, standing on the step, and turning to the people, he made the shortest and most effective speech they had ever heard—"YOU FOOLS!" was the whole of it.

Dick caught the little man under the arms, and lifted him up high.

"By gad!" he said—"isn't it Pig-faced Barnsby?"

The crowd roared with laughter. The little man, a barber by profession, had enjoyed that appellation from some fancied resemblance between his own and a porker's face, in the memory of all who had been boys in Market Basing in Dick's time.

"Look here, my men," said Dick—"let us give Pig-face his money first. How much is it, old man?"

"Mr. Richard—sir—if you please—twenty-six pounds six and fourpence, sir. I'm only a little man. Oh, this is *serious*—this *is* serious!" he whined.

"All right. Now, make way for my father, please. Come along, Pig-faced Barnsby."

He seized him by his breeches and the collar of his coat, raised him aloft, and carried him tortoise fashion over his head into the bank. Then he deposited him in a corner, and told him to wait patiently till he could be attended to.

Dick Mortiboy was in his father's private room. He drew back the green curtain of the door, and watched the cashiers paying away the money over the counter.

The pressure from without increased.

Melliship's bank had stopped. Men must make themselves safe. So Mr. Mortiboy's customers laid siege to his bank.

"This can't go on for ever," said Dick, after looking on for a few minutes. "We shall be run out too."

"Eh? eh?" said the old man, feebly.

The momentary excitement had gone by. He was sitting in his arm-chair, low and dejected, brooding over the tragedy of the night.

"I must stop the run," said his son.

He had been thinking over old stories he had heard his father tell before he left home: of

bankers who had paid in silver, in a fight against time: of an Irish story of sovereigns heated in a shovel, to appear that moment coined, and served hot and hot to the clamorous creditors.

"You will let me act for you, sir?" he said.

For Dick Mortiboy had hit upon a plan.

"Yes, Dick—yes. I leave all to you—I leave all to you. Do anything you like."

His son rushed off to the stable-yard in Derngate, ran up the granary steps, and carried down a pile of empty sacks on his shoulder.

They were barley sacks from the brewery. He called for assistance, and got the gardener and old Hester to help him put the sacks in two large empty boxes. They nailed down the lids. Then they drove them to the back entrance of the bank. There they emptied the boxes of their contents.

The sacks were carried into the strong-room: the doors faced the counter. It was on the ground-floor of the building, behind the large room where the ordinary business of the bank was transacted. Housekeeper, servants, clerks, helped to ransack the house. They stuffed twenty of the sacks with bed linen, pillows, bolsters, curtains, hangings, sawdust, sand, paper, anything that would make them look solid, and that they could at the moment lay

their hands on. They rammed the stuffing down hard, and set the sacks in double rank opposite the door that opened into the public room—ten before and ten behind.

Then Dick summoned Mr. Ghrimes, and told him what he meant to do. The manager went with him to the money safe, and they took out fifty bags of sovereigns, with £100 in each; and into the mouth of each sack in the front row they poured the golden contents of five bags. The back row of sacks they tied up with strings.

Mr. Richard Mortiboy, the younger, was going to practise on the credulity of Market Basing.

If his sacks had really been full of sovereigns, they must have contained £400,000—for they would have held £20,000 a-piece. And who could have carried the sacks there?

I can carry 4,000 sovereigns.

Dick Mortiboy could manage, at the outside, 7,000—he was almost a giant in strength.

Hercules himself might walk off with 10,000 on his back.

But the people the spectacle was prepared for did not think of these little things.

The originator of the plan knew he might trust to their simplicity for success.

He was right!

They threw open the door, and showed the glittering metal.

The "Open Sesame" had been said; and there, before their wondering eyes, was more treasure than Ali Baba's fabled cave had held.

Gold!—Gold!—Gold!—Gold!!

Riches beyond the dreams of avarice! The sight of the dazzling heaps of specie wrought like a magical charm on the panic-stricken crowd.

They gaped, and were satisfied. Their money was all there.

Mortiboy's was saved!

Dick had stayed the run!!

CHAPTER THE FOURTEENTH.

THREE weeks have passed since the suicide of Mr. Melliship and the failure of his bank. The town of Market Basing has in some measure recovered its tranquillity, and those who have lost money are beginning to consider that they are lucky in pulling something out of the wreck. Meantime, official assignees have taken possession of the old bank, books, papers, and assets. The bereaved and ruined family have stripped themselves of their last farthing, save a poor hundred pounds a-year, the slender portion which Mrs. Melliship brought her husband —the large settlements made upon her at her marriage being absolutely surrendered for the benefit of the creditors. For their advantage, too, the books, pictures, and furniture are to be sold.

It is the last day the Melliships have to spend in their old house. For, obeying the usual instinct of broken people, they have decided on going to London, and hiding their poverty and ruin where no one will be likely to see it. The wounded beast seeks the thickest covert, where he can die undisturbed: the stricken Briton looks for the deepest solitude, which is in the streets of infinite London, where he may brood over his sorrows, and meditate fresh enterprises.

Kate Melliship goes sadly from room to room, taking her farewell of all that she has known and loved so long. There are the stately bookcases, the portfolios of prints and drawings, the music, the pianos, the very chairs and sofas which have witnessed their happy hours. Dry-eyed, but with a breaking heart, she turns over the leaves of the books, and takes a last look at the pictures in the portfolios. Nothing is to be taken away. They have decided, Frank and she, because their mother is helpless, that nothing but the barest necessaries of clothing can be retained by them, not even the smallest trinket, not the most precious keepsake, not the most trifling memento. Whatever happens, they will be able to say that, in the wreck of their father's house, they too were wrecked and lost their

all. Even the ring upon her finger, with her father's hair, will to-night go into the jewel-box, and in a few days be put up for sale with the rest. Alas for this wrenching up of all the tendrils and spreading roots with which a girl's affection clings to her home! Agony as was that bitter awaking when the shrieks of the maid roused Kate from her sleep in the early morning, it almost seems as if this is worse, when everything has to be left behind, and of the father who cherished and loved her so tenderly, nothing will be left at all but the memory. Surely, it were something to have a few books of his—to preserve some little token, the sight of which would always bring him back to mind. It is not to be; and poor Kate, too wretched for tears, sits silent and sad in the lonely, fireless room, and feels as if there were no more possibility of life, or light, or joy.

Let me try to depict her.

She is, like her brother, fair-haired; and, like him, tall. Not so fascinating as Grace Heathcote, she has a certain dignity of bearing which makes her more striking in appearance. Grace is a maiden fair—Kate is a queen. Grace is a young man's goddess. For Kate, the Knight Bayard himself, when his locks were touched with gray, and his

beard grizzled with forty years, might yet have been proud to break a lance. Sweet, good, tender, and true is Grace—strong with a woman's strength, but all womanly. All this Kate is, and more, because she adds resolution, self-reliance, independence. These she has in a greater degree than her brother Frank.

While she sits with her mother in the cold drawing-room, the door is opened, and Grace Heathcote herself runs in, in her quick and impulsive way, and throws herself upon her neck.

"My Kate—my poor Kate," she cries, with the ready tears of sympathy.

Kate answers coldly—

"We leave to-morrow. I am saying farewell to the old house."

"But you are not going to leave everything behind you?"

"Everything—everything. Until every single debt is paid, Frank says we have no right even to the clothes we wear. All will be sold, Grace, dear. It seems strange. I cannot sometimes understand how a single month can make so great a difference. We were so happy then, and we are so miserable now."

"Kate, dear," whispered Grace, "I have brought a present for you, with a message for Frank."

"Who sends us presents now?"

Grace turned very red.

"It—it is from Uncle Mortiboy—your uncle, Kate. Here it is, with his best love and kind wishes."

Grace held in her hand an envelope, unsealed. In it was a bank of England note for a hundred pounds. In their poverty and distress, a hundred pounds seemed to her a large sum. It was the very first gift of any kind they had ever received from their uncle.

"Did he send it of his own free will, Grace?"

Grace nodded with pertinacity.

"Did no one suggest it to him, Grace?"

Grace shook her head violently, blushing very red.

"Did you suggest it? No? It seems very kind of him—very kind indeed of him," said Kate. "But you must ask Frank if we could accept it."

"Yes," said her mother. "Frank manages for us now. I am hardly consulted about anything; and poor Frank's ideas are so unworldly and boyish. Oh, my poor dear husband! Oh, Francis, Francis, to think that you should have had such an end!"

The widowed lady sobbed as if her heart would

break, and fell back on the ottoman she was sitting on.

"Go," whispered Kate to Grace. "You will find Frank downstairs."

A little while before, Grace would have romped all over the house after Frank; but since that conversation of theirs in the lane at Hunslope, her feelings were altered very much. Now she was very coy; and her little heart beat fast as she tapped lightly at the door of the room Frank had from boyhood called his own.

His voice said, "Come in."

Grace entered his sanctum blushing, and looking all the more lovely for it.

She gave Frank her hand to shake; with the other, she held the note in her pocket.

Now, though it is hard to do it, the truth must be told, that in this business of the hundred pounds Grace Heathcote had been deceiving Kate grossly. Such was the fact.

She went to call upon her uncle with the secret intention of asking him to do something for the Mellishipps—what, she did not know. She found the old man in a peevish and irritable frame of mind. He was ailing in body, besides; and had had a stormy interview that morning with Ghrimes,

his manager, who had dared to put in a word for the unfortunate Mellishipps. Mr. Mortiboy softened a little at sight of his favourite niece; but his face grew hard as the nether millstone when she told him on what errand she had come.

"Who sent you?" he cried, angrily. "Who told you that they had any claim upon me?"

"Nobody, my dear uncle. I came by myself."

He began to walk up and down the room, muttering—

"I had nothing to do with his death—nothing. I could not prevent it. I did not foresee it. I shall lose money as it is through it, I dare say. He has upset everything. No, girl—I cannot do anything for them. I must be just—just before I am generous."

Grace knew Mr. Mortiboy well enough to know that when he talked in this way his resolution was final. She sighed, and tried another tack.

"I suppose, dear uncle"—the little deceiver put her lovely arm round him—"you would not object to helping them indirectly? I mean if it were at no expense of—of justice."

"What do you mean?"

"Why, uncle, do you remember the kind and

generous gift you made me—of a whole hundred pounds—only three weeks ago, when you dined with us? Now, that is mine—is it not? Well, I want to give that to my cousins."

"The girl's mad!"

"And for them not to know that it comes from me. So, if you don't mind, dear uncle, giving it me back again, we can manage in this way very well. You shall sign a cheque—a piece of paper—for it, which I will give to them, and tell them it comes from you."

Here was an opportunity of being generous, as Grace had put it, without the infringement of those bulwarks of justice with which Mr. Mortiboy loved to surround a mean and selfish action. The girl, of course, was Quixotic, mad, and romantic; but, then, it was always the way of girls; and, of course, if she insisted on it—if she was quite sure it was the only way, and if she was quite sure that Kate would not suspect—he was ready to give way. He wrote the cheque, gave it to Grace, and saw her depart on her errand of mercy and charity with quite a glow at his own heart, as if he had done it himself.

So he had. He had gained a reputation on the first gift to Grace which was now going to be doubled, at no greater expense, by the second—the

only drawback being that it had really cost him a hundred pounds. Now, Mr. Mortiboy would have preferred a reputation for generosity which had cost him nothing at all.

But all this was a secret from Frank. To conceal any thing from him was very painful to Grace, and she felt awkward and embarrassed. She wanted to get the affair of the present over at once; but when she tried to approach the subject her heart fluttered so that she dared not venture to begin about it.

So she stood there—rooted, it seemed, to the spot on which she had taken her stand when she entered the room. Her eyelashes lay in a black fringe on her cheeks—Frank could not see a bit of her eyes—and her manner was restrained, and not at all like Grace Heathcote's usual demeanour.

"Frank."

"Grace."

And then neither spoke.

The poor boy looked at the carpet, the ceiling, and at his mistress's face, and thought to read his fate there. But Grace stood inscrutable as the Sphinx. They had not met since the day of that walk in the Hunslope lane, when Mr. Frank professed his love. What painful events had happened

to both since that afternoon! Yet the memory of it rushed into their hearts at the same moment, and they blushed like children.

They stood for a few moments in silence.

"There have been words between us, Grace," said Frank, "that must be as if they had never been said."

"That cannot be," said Grace, firmly. "We cannot unsay."

"Then we must forget."

"We cannot forget," said the girl. "Tell me, Frank, what you mean, plainly. Tell me all that is in your heart. Do you love me no longer?"

"My love—my darling! I love you better—a thousand times better; but it is because you are so far off from me. Do you know that I am a beggar—that the very clothes I stand in belong properly to our creditors? Grace, I dare not think of love. Yet how hard it is to forget! I have first to pay my father's creditors—how, I do not know. It is my sacred duty. I swore it. I must keep my oath. It will be my life's work. But you, Grace—my dear, dear girl—forget me. Let me go and toil on, without nursing an idle hope. Release me; help me to tear away every illusion, so that I may face the reality. I am a pauper indeed, for I am

stripped of more than money—I must give you back your love."

As he spoke this, his voice shook with emotion. With the last word he broke down.

Grace looked up in his eyes, bent upon her with his soft, sad gaze. A tear stood in them.

"What, Frank, is a woman's love such a light thing that it can be taken up and given back at any moment? For shame, sir! Do you think it is not till the wedding service that we take each other for better for worse? For shame, Frank! Do you suppose that I love you less because you have no more money? You silly boy! Don't you think I love you more because you are unhappy, and because—oh! Frank—Frank—"

And here she dropped her head upon his shoulder. There was nobody by to see her.

It is five minutes later. The interval has been spent in their mingled tears and kisses. Their lips separate, their arms drop from each other's; but by this, their second sacrament of love, the twain are henceforth one.

"I shall tell them myself," whispered Grace, "and to-night. I shall write to you if I can get permission; but I must not without. And now, Frank—my Frank—we must part. You will trust

me Frank? Kiss me, and tell me again that you love me."

"I love you, Grace, I love you—I love you! Oh, God! when shall I tell you so again?"

Then Grace told Frank the story of the bank note she had brought in her pocket to give him.

When the name of Mr. Mortiboy was mentioned, Frank flushed with agitation, and refused to soil his fingers with any of the money of his uncle.

"My father's enemies are mine," he said, looking, it must be confessed, very manly and noble: for Frank Melliship was a fine fellow.

This forced the truth from Grace.

She told him old Ready-money did not give the hundred pounds. It was her money, and he only had charge of it for her; and if she had a hundred thousand million of hundred pound notes, all were Frank's; but this was all she had got. She laid it at his feet, and so on.

Pride at last gave way, and Frank pocketed the note.

"I consent to take it, Grace, on trust, to hold it for Kate and my mother. I will never touch a penny of it, nor shall they, unless we want bread. Some day, Grace"— he was enthusiastic, and his eyes flashed—"when I am rich and famous, I

shall give you back this note, and claim your hand."

He held out his arm, looked at his clenched fist, and shook it, as one who means to move the world.

Grace tried to pull down his arm. All she said was—

"Silly boy!"

But she liked to see him brave, and ready to fight the world—for her.

They were disturbed by the voice of Kate Mellishipp. She was calling Grace's name as if she was not sure where she would find her. She had her own womanly instinct to tell her that there was something of a very private nature going on between them.

"Come, Grace, dear," she said, "here is your father come in to see poor mamma, and he has sent me to find you."

Grace kissed Kate, called her sister, looked farewell at Frank, and sailed out of the room with her arm round sister Kate's neck.

Frank had several visitors that day. One was his cousin, Dick Mortiboy.

"When do you go away, all of you?" he asked.

"To-morrow."

"Send me your address, Frank, will you? Promise that, for old times. Dick Mortiboy never forgets old friends, my boy—nor old enemies. It is not always possible to pay back old scores to either; but I do my best. There are not many men between this and the Pacific who have done me a mischief that go about comfortable and easy in their minds. Well, let us have the address, for your father's sake. Many is the tip I have had from him in the days when tips were scarce."

Frank promised: and Dick, shaking hands with him, strode off.

John Heathcote was another visitor.

"But what are you going to do, my boy?" he asked Frank.

"I don't know. I hope something will turn up."

"Something turn up, indeed! Yes: and you may be a clerk in a bank at a hundred a-year, with permission to marry when you get a hundred and fifty. No, no—we must find something for you, Frank, my boy."

Mr. Heathcote pressed his hand, and took his leave. Folded in a packet was the farmer's present—the same as his daughter's, a note for a hundred

pounds — which he left in Frank's hand like a physician's fee. Frank's heart was full. He had more than half a mind to tell Mr. Heathcote of his relation to his daughter; but he could not. He sat, and buried his face in his hands, in that same chair where his father had sat a month before, with wild eyes gazing upon the imaginary spectre. Presently, when his thoughts were too oppressive for him to bear, he seized his hat, and went out to drive away some of his care and sorrow by dint of physical exertion.

He took a walk up the Hunslope-road. A mile out of Market Basing stands Queen's Cross—one of the monuments erected by King Edward to the memory of Eleanor. From the little hill that the cross stands on there is a fine view of the town. Frank stood contemplating the familiar prospect, when he was aware of somebody standing by his side.

It was Grace. He took her hand, and pressed it tenderly in his.

"I came on first," she said. "The carriage will be here directly. Papa was talking a long time at the Angel to Mr. Mortiboy, and I walked on; and I have walked, and walked, till you see I have got as far as this."

As she spoke, the Heathcotes' sociable drove up, and stopped to take up Grace and set down old Mr. Mortiboy, whose foundry was behind the hill, within a quarter of a mile of the cross.

Frank was to have one more meeting that day.

His uncle sat by the side of John Heathcote, with his long, lean, bending figure; and his outstretched arm looked in the dim twilight, like some bird of prey.

"So," said he, in his creaking voice, "you go away to-morrow, young gentleman, I hear—you go to-morrow."

"We do, Mr. Mortiboy."

"Well, I hope that you will prosper, and—and get money, and take care of it—not like your poor father."

"If my father did spend money, he knew how to spend it on good and worthy objects, Mr. Mortiboy," retorted Frank, hotly.

"Ay, ay—we all knew Francis Mellishp."

"I will have nothing said about my father from you," said Frank. "You were always his enemy. You took a pleasure in going up and down the town saying spiteful things of him. You envied him, Mr. Mortiboy. When he was richest, you had treble his wealth; and though you care more for

money than for any other mortal thing, you envied him. You saw how people loved and respected him, and you looked in vain round Market Basing to find a soul that either loved or respected you. Do not dare to speak, sir, of a dead man whom you might have saved. Yes, Mr. Mortiboy, there is a letter lying on the study table now—an unfinished letter—telling me that you might have saved him. Do not dare, sir, to speak of the man whose death you have compassed."

"Upon my word!" said Mr. Mortiboy. "Upon my word! Now this is pretty peacockery!"

Nevertheless, though the old man's words were brave, his cheeks were white, and his fingers trembling. The blow had struck home more deeply than his nephew thought.

Mr. Heathcote caught Frank by the arm.

"Don't, Frank," he cried. "What's the good?"

Mr. Mortiboy raised himself erect. He was taller than Frank, and it always gives a man a moral advantage to be able to point downwards.

He shook his forefinger, solemnly, two inches in front of Frank's nose.

"Young man," he said, "it ill becomes one of your years and inexperience to speak of things of which you know nothing. Some day you will be

sorry for what you have said. Go home now, and see your sister. You will be sorry for what you have said this very evening. I wish you well, sir."

Mr. Mortiboy, it will be seen, alluded to the hundred pound cheque of Grace's. The old man did not know that Frank had been told the truth. It was gracefully done, and conveyed an impression —dim and vague, but vast—of secret generosity, which affected Frank disagreeably. He felt as if he had been speaking too hastily, and, wishing Grace and her father good night, without another word, went home.

CHAPTER THE FIFTEENTH.

O London! Cry of the young and ambitious. Let those who will sit at home, grub for money piece by piece, die and be forgotten. To London!—battle-field where glory is to be won, gold-diggings richer than any in California, diamond fields more fertile than any in Natal:—the place to make fortunes, to repair ruin, to hide disgrace, to realize dreams, to bury shame. No fable is it, invented for the delusion of youth—that of the rich

man who came to London with a single sixpence in his pocket. It is a reality which happens every day. Nor does it matter whether the beginning be made with a sixpence or a hundred pounds, for the end is certain to him who has brains, and pluck, and patience.

The widow, with her two children, and such small impedimenta as remained from the general wreck, came to London. They had their modest one hundred pounds a-year—Mrs. Melliship's dowry at her marriage; they had besides, two hundred pounds in cash. A small stock to start with; but Frank and Kate had youth and hope.

"We will paint pictures, Kate," said Frank, "and sell them. I would give the world to be a great painter. We will get hung in the Royal Academy, and all the world will run to buy."

Kate smiled.

"Find me subjects, Frank, and find me strength and skill."

"You at least have the genius," said her brother.

It was true. Kate Melliship had been taught as carefully as Market Basing professors could teach —though it had not been possible, in a country town, to give her those lessons in painting which

are essential to making a finished artist. And she had genius, which her brother had not. While Frank's drawings were sometimes stiff and always weak, hers were vigorous and free. If her conceptions were generally too difficult for her powers of execution, they were always artistic and genuine. Art was her passion. To be an artist for bread would bring no sense of shame with it, but rather of pride, as it ought. The only thing was to find out how to make bread out of it.

They took lodgings in South Kensington, near the Museum, and began to work. Mrs. Melliship, with the view of doing something to help the family, wrote secretly to a certain first cousin—her nearest relation. The first cousin sent her a ten-pound note: throwing the money to them like a bone to a dog. Kate made her mother promise to write no more begging letters, and said nothing to Frank about it.

This was the dreariest period in Kate Melliship's life. Her mother always in tears, or querulously comparing things present with things of old; Frank alternately in enthusiastic hopes of success and sheer despair; and her own work going on all too slowly for her impatience. They were exiles, too,

and not yet settled into acquiescence with their lot.

> "Nos dulcia linquimus arva,
> Nos patriam fugimus,"

they might have cried had any one of the three known so much Latin, or found any consolation in applying it. Some women, if anything goes wrong, find a text in the Bible which fits their case, and are immediately comforted and consoled. It does not help them with any advice, it does not show them that they are punished for their own faults, it does not promise anything for the future;—but then it is a text; and the feminine heart, after receiving it, feels soothed and warmed, like a cold man with a glass of brandy and water. Kate was not one of these women. She had the bravery to look things in the face. Her mother was not one of these women, because she never looked any thing in the face.

Frank, too, in spite of his enthusiasm had moments when his courage failed. At night, Kate would hear him walking to and fro far into the small hours. This was when he was haunted with the thought of failure, knowing that on success depended his hopes of Grace—battling with the temptation to ask of silent Heaven, *why:* that *why*

which every innocent victim of sin and folly is tempted to ask, so that the Giver of all good is perpetually assailed with the reproach that He has given evil.

"Is it not hard, Kate?"—he would ask sometimes, when his mother had gone to bed—"Is it not hard?"—selfish in his sorrow. "All was in my grasp. Grace loved me; we were rich; we—"

"Don't look back, Frank dear. Look forward. She loves you still. If she is worth having, she will wait."

"Wait? Look here, Kate"—he tore the cover from a picture he had just finished. "This is the kind of daub which is to make me famous, is it?"

"Indeed, Frank, it is not bad. Your colouring is always rather cold." She bent over it, trying to find points for praise, but there were none. "At any rate, you can copy."

"And earn about fifty pounds a-year."

He was not always in this hopeless mood. Sometimes he was ready to laugh over little privations which had become necessary in their diminished means. It was in the time of that celebrated series of letters in the *Daily Telegraph* which showed how a man can marry, bring up ten children in luxury,

be the proud proprietor of a pew, and save sixpence per annum to meet contingencies, all on eighty pounds a year; and he would read out the details, applying them to their own case, till Mrs. Melliship would be astonished by hearing their old laughter almost as loud and bright as before. At twenty-four one can't be always crying, even though things do look hopelessly bad.

"I can't do anything with it, Kate," said Frank, ruefully contemplating his grand classical picture, "The Death of Antigone," which he had begun with such confidence and pride. "I shall never be a painter. What shall I try next? The more I look at that stiff-necked Antigone, the more I hate her. Shall I advertise for a post as light porter? Look at her eyes: she squints. Shall I become a photographer's tout? Aid me, my wise sister, with counsel."

But Kate had none to give.

As the slow, cold spring crept on, Mrs. Melliship's health began to decline. More trouble for poor Kate. She did not dare tell Frank that the London confinement was telling upon their mother. So she waited, hoping and fearing, and working bravely while the weeks crept by. Grace and Lucy Heathcote wrote to her.

Lucy's letters were all about Grace. Grace was becoming more womanly; she thought she was paler than she used to be; she was more thoughtful; she seemed more religious.

Grace wrote about things in general. She did not disguise from Kate the hard battle she always had with her mother. The girls, indeed, had never been greatly influenced by Mrs. Heathcote—inferior as she was to her daughters in point of both education and feeling.

"Tell Frank," she wrote, "that I have promised papa not to write to him. I told him, too, that I was going to send him messages. Tell him, dear Kate, that he is to go on loving me if he can, for I shall always love him. He is not to be worried if he does not succeed at first, because I can wait, and he is not to be impatient.

"My mother and I had a scene yesterday. Poor Lucy only cried. It was about Cousin Dick. You know poor mamma's *insane* idea that Dick wants to marry me.

"'Pray, how long are you going to encourage Dick's attentions?' she asked me.

"'Until I find out he *is* paying me attentions,' I replied.

"Then she said things that made me go out of

the room, and I refused to go back until papa came home. Dick, indeed!

"Dick is a real good fellow, though, and I like him tremendously. He is as good-natured as a big man always is, and never in the way like little men. Pray, Kate, how is it that little men take up so much more room than big men? He says wonderful things, too; and invents stories, if you ask him for an anecdote, as if he was a Trollope. I hold up my finger, and say—'Dick, a Mexican story.' And he begins at once quite gravely, 'When I was in Texas,' and then always something new. He confessed to me the other day that he invents. Mamma says that he is a young man of excellent religious principles. If so, my dear, he takes care to keep his light hidden, for he never goes to church, wanted once to play cards on Sunday, smokes cigars all day if he can, and I once heard him swear at Silly Billy till the poor man turned white. But I like Dick. Here he comes, and I am going to be shown the lasso trick—wait till I come back.

"Oh, Kate, my dear, Cousin Dick is an admirable Crichton. He has been throwing the lasso as they do it in his beloved Texas—Lucy and I looking on. The miserable victim was a colt; its leg is hurt.

Colts in this country don't understand the lasso, as I told Dick. He swore in Spanish. It sounded very deep and grand, like a church organ in a rage not like the very ugly and vulgar sounds which issue from the mouth of the rural Briton. Kate, my dear, I'm very miserable, because I can't help being happy sometimes, and I'm afraid you and Frank are not. Forgive me, dear. Mamma refuses to recognize our engagement. Of course, that makes no difference. Poor old uncle Mortiboy looks greatly changed in the last few weeks. His hand shakes, his head shakes, and he shakes all over. Lucy goes to see him oftener than I, because she is a better girl than your wicked Grace—whom you and F—— love so much—and does her duty. He sits and shakes, and talks perpetually about what is going to happen when he is gone.

"'When I am gawn,' he says, in such a doleful way that you would think he was going at once. But he is quite happy when Dick is with him. He follows him with his eyes. He cannot bear to spend his evenings without him. Dick, like a good creature, sits and talks with his father every night of his life. . . . I've told you all the gossip I know. Papa wants me to give his love to you, and tells Frank to keep a good heart. The dear old

man! I had a walk and a talk with him yesterday all over the ploughed fields, and came back with mud up to my eyes. I told him, what I tell you, that I love Frank, and shall never marry anybody else, even if anybody else should ask me. Cousin Dick, indeed!

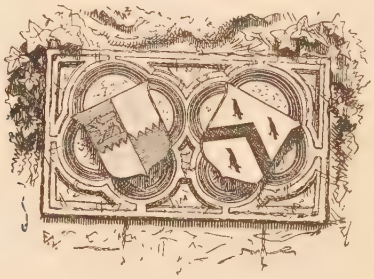
"Please give my kind remembrances, and Lucy's, and mamma's, to Mrs. Melliship and to Mr. Frank Melliship—is that cold enough for you?—and send me a long and happy letter."

Dick was not without his troubles. The old man bored him almost beyond endurance. To make the evenings livelier, he conceived the brilliant idea of keeping his father's weekly bottle of gin always half full. Then the old man, quite unconsciously, took to drinking double and treble allowance, and would go to bed an hour earlier, staggering up the stairs. In the morning, he was tremulous and nervous. He did not like to be left alone. The death of Mr. Melliship seemed to have suddenly aged him. At night he lay awake—unless he had taken more spirit than was good for him—trembling at imaginary whispers. Ghrimes, at the bank, found that his capacity for business was gone altogether; and yet he would not give up his attendance at the bank.

With all this, tighter than ever with the money. Nothing to be got out of him for any of Dick's foreign schemes. And all the more hopeless now, because the old man had only one thought—to keep his son at home.

Second trouble—Polly. Once a week or so, she came to see him. Dick went to the trysting-place with as much joy as a boy goes to keep an appointment with the head master after school. She was always gushing and affectionate; always wanting more money for little Bill; and, which was his only comfort, always afraid of him.

Third trouble—Lafleur. With his usual bad luck, this worthy had got through his share of the thousand, and was wanting more. Before long, his own would be all gone. And his promise to raise five thousand in three months! More than two of them gone. And how to raise the money?



END OF VOL. I.